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SEVENTY-SEVENTH ANNUAL REPORT
of the
STATE BOARD OF
FINANCIAL INSTITUTIONS
of the
STATE OF SOUTH CAROLINA
1983

(Covering Period July 1, 1982 through June 30, 1983)

Printed Under the Direction of the
State Budget and Control Board

TABLE OF CONTENTS

Page

Letter of Transmittal 3

Report of Commissioner of Banking to State Board of Financial Institutions 4
- Description of Activities 5
- Organizational Chart 6
- Financial Summary, Fiscal Year 1982-83 6
- South Carolina State Trust Company, June 30, 1983 7
- South Carolina State Banks, June 30, 1983
  - Unit Banks 8
  - Banks Operating Branches 9
- Changes in South Carolina State Banks During Fiscal Year 1982-83 21
- Capital Stock Changes in South Carolina State Banks During Fiscal Year 1982-83 24
- Comparative Statement of Condition of South Carolina State Banks 25
- Abstract of All Called Reports of South Carolina State Banks Made During Fiscal Year 1982-83 26
- Comparative Abstract (Showing Condition of State Banks, Cash Depositories, and Private Banks in South Carolina at the Close of Business on Dates Named) 27
- Distribution of Income and Expenses of South Carolina State Banks (As Percentages of Total Income) 28
- Analysis of Income and Expenses of South Carolina State Banks (Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated Based on Assets, Deposits, or Capital Funds at End of Years Indicated) 29
- Condition Statements of South Carolina State Banks, June 30, 1983 30
- South Carolina State Savings and Loan Associations, June 30, 1983 50
- Changes in South Carolina State Savings and Loan Associations During Fiscal Year 1982-83 50
- Comparative Statement of Condition of South Carolina State Savings and Loan Associations 51
- Condition Statements of South Carolina State Savings and Loan Associations, June 30, 1983 52
- South Carolina State Credit Unions, June 30, 1983 56
- Changes in South Carolina State Credit Unions During Fiscal Year 1982-83 57
- Funeral Homes in South Carolina Licensed to Sell Preneed Burial Contracts, June 30, 1983 58
- Changes in Funeral Home Licensees During Fiscal Year 1982-83 59

Reports of Director of Consumer Finance Division to State Board of Financial Institutions
- Restricted Licensees 60
  - Schedule B — Balance Sheet 61
  - Schedule C — Statement of Income and Expenses 62
  - Schedule D — Reconciliation of Surplus or Net Worth 63
  - Schedule E — Analysis of Assets Used and Useful in Consumer Finance Business 63
  - Schedule F — Analysis of Loans — Consumer Finance Business 64
  - Schedule G — Suits, Possession and Sale of Chattels 65
  - Analysis of Cost of Making and Acquiring Loans — Consumer Finance Business 65
  - Analysis of Expense Per Account — Consumer Finance Business 65
  - Comparison Figures, Annual Reports — 1977-82 66
- Supervised Licensees 67
  - Schedule A — Balance Sheet 68
  - Schedule B — Statement of Income and Expenses 69
  - Schedule C — Analysis of Loans Made 70

LETTER OF TRANSMITTAL

To the Honorable Richard W. Riley, Governor
and Members of the General Assembly:

As required by law, we are pleased to submit the Seventy-Seventh Annual Report of the State Board of Financial Institutions for the fiscal year ending June 30, 1983.

Respectfully submitted,

Grady L. Patterson, Jr., *Chairman*
Raymond S. Caughman
Edward J. Coury
T. Rhett Evatt
James R. Fowler
Norma Givens
Guy S. Hutchins, Jr.
Charles A. Laffitte, Jr.
B. E. McLain

September 7, 1983
Columbia, South Carolina

REPORT

To the State Board of Financial Institutions:

In compliance with your instructions, I am pleased to present herewith the Seventy-Seventh Annual Report of the Examining Division of the State Board of Financial Institutions, covering the fiscal year July 1, 1982 through June 30, 1983. The schedules and abstracts included contain pertinent information relating to the operation, changes, and condition of banks, trust companies, savings and loan associations, and credit unions under the supervision of the State Board of Financial Institutions; and comparative abstracts reflect the changes in the resources during this period. A list of funeral homes that are licensed to sell preneed burial contracts is included.

Also included in this report are the annual reports of the Consumer Finance Division of the State Board of Financial Institutions, covering the period January 1, 1982 through December 31, 1982.

Respectfully submitted,

Robert C. Cleveland
Commissioner of Banking

September 7, 1983
Columbia, South Carolina

STATE BOARD OF FINANCIAL INSTITUTIONS

Description of Activities

I. Administration

Nine member Board that meets monthly. The State Treasurer is Chairman and ex officio member. The Board acts upon applications for new banks, trust companies, savings and loan associations, credit unions, consumer finance licenses, and preneed burial contract licenses to funeral home directors. Also, it acts on applications for branches of banks, savings and loan associations, and credit unions. Issues regulations and instructions relating to supervision of financial institutions under its control.

II. Examining Division

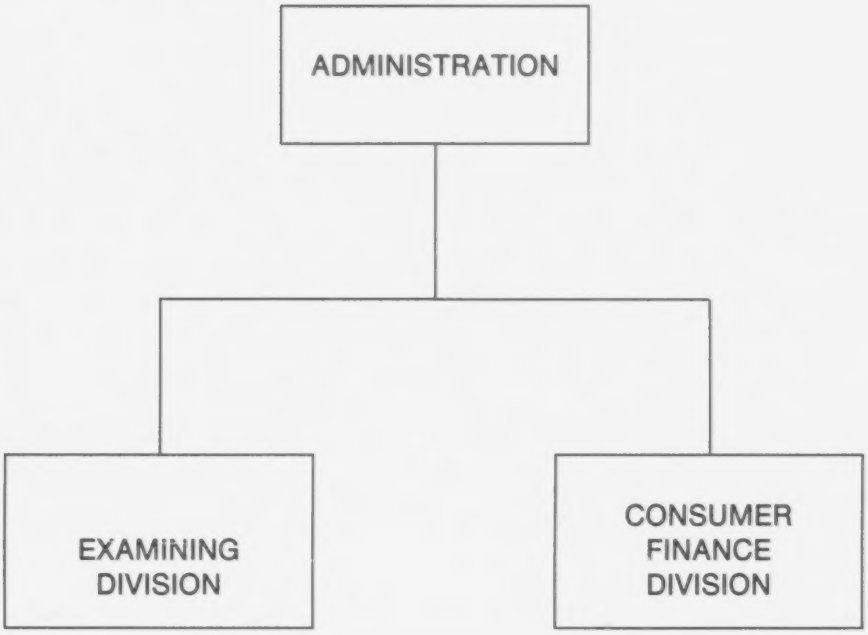
The Commissioner of Banking, who reports to the State Board of Financial Institutions, is in charge of this division which examines and supervises banks, trust companies, savings and loan associations, credit unions, and issues licenses to funeral home directors who sell preneed burial contracts and maintains records concerning the sale of such contracts. Makes investigations for new bank, trust company and savings and loan association charter applications and investigations for branch applications. Reviews bank reports of examination made by Federal Deposit Insurance Corporation. Through examination procedures, keeps the State Board of Financial Institutions advised of the condition of financial institutions under its control. In constant contact with these institutions. Makes call on banks and trust companies four times annually for report of condition, and earnings and dividend report semiannually. Makes call on savings and loan associations twice annually and credit unions annually. Compiles annual report of these institutions as required by statutory law. Determines if State laws, rules and regulations, and instructions of the Board are complied with, and reports criminal violations to the Board.

III. Consumer Finance Division

Division head is a Director, who reports to the State Board of Financial Institutions. This division examines and supervises consumer finance companies licensed under Title 34, Chapter 29, Code of Laws of South Carolina, 1976, as amended (Section 34-29-10 et seq) "Consumer Finance Law" and Title 37 "Consumer Protection Code" (Section 37-3-500 et seq) "Supervised Loans." Conducts hearings on applications for new licenses, investigates complaints filed, checks death claims of borrowers who are deceased, compiles annual report as required by the aforementioned

laws, and keeps the Board of Financial Institutions fully informed of problems and violations of the laws, regulations and instructions of the Board.

ORGANIZATIONAL CHART



FINANCIAL SUMMARY
FISCAL YEAR 1982-83

	Appropriated State Funds	Expenditures	Lapsed Funds	Revenue	Excess of Revenue Over Expenditures
Administration	$ 18,533.00	$ 16,910.95	$ 1,622.05	—	$(16,910.95)
Examining Division	663,354.00	663,066.25	287.75	742,616.00	79,549.75
Consumer Finance Division	263,125.00	236,351.72	26,773.28	310,538.79	74,187.07
Total	$945,012.00	$916,328.92	$28,683.08	$1,053,154.79	$136,825.87

SOUTH CAROLINA STATE TRUST COMPANY
JUNE 30, 1983

Location	Name	Officer in Charge
Conway	The Trust Company of the South Chartered August 20, 1981	E. F. Lucas, III

On June 27, 1983, Canal Trust Company, Conway, changed its name to The Trust Company of the South.

CONDITION STATEMENT
JUNE 30, 1983

ASSETS:	
Cash and cash items	$ ---
Demand deposits due from depository institutions	144,612
Time deposits due from depository institutions	---
Investments	1,712,115
Other assets	1,914,550
Total Assets	$3,771,277
LIABILITIES:	
Executor, administrator, guardian, trustee, and similar accounts	$3,502,167
Agency, custodian, escrow, safekeeping, and similar accounts	---
Employee benefit accounts	---
Total Trust Accounts	3,502,167
Other liabilities	1,214
Common stock	250,000
Surplus	943
Undivided profits and reserves	16,953
Total Liabilities and Equity Capital	$3,771,277

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983

Unit Banks

Location	Name of Bank	President	Officer in Charge
Bethune	The Bank of Bethune	Emily W. Best	Emily W. Best, Pres. & Cash.
Chesnee	Chesnee State Bank	H. M. Arthur	W. R. Finger, Ex. V. P.
Estill	The Exchange Bank	R. M. Laffitte	R. M. Laffitte, Pres.
Greeleyville	Bank of Greeleyville	Robert W. Jonte	Robert W. Jonte, Pres. & Cash.
Heath Springs	The Bank of Heath Springs	W. H. Bridges	W. H. Bridges, Pres. & Sec. Off.
Jefferson	Bank of Jefferson	D. H. Douglass, Jr.	D. H. Douglass, Jr., Pres. & Chm. of Board
Johnsonville	Johnsonville State Bank		Ivan E. Hanna, Ex. V. P.
McCormick	The Dorn Banking Company	G. J. Sanders, Jr.	G. J. Sanders, Jr., Pres.
Ridgeway	Bank of Ridgeway	William A. Harwell	William A. Harwell, Pres. & Sec. Off.
Summerton	Bank of Summerton	C. N. Plowden	Fred Barnes, Jr., Cash. & Sec. Off.
Surfside Beach	Waccamaw State Bank	James O. Frye	James O. Frye, Pres. & Chief Ex. Off.
Walhalla	Blue Ridge Bank of Walhalla	Tim O. Hall, Jr.	Tim O. Hall, Jr., Pres., Chief Ex. Off., & Chm. of Board
Westminster	Bank of Westminster	M. T. Abbott	M. T. Abbott, Pres. & Sec. Off.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Aiken	The Farmers and Merchants Bank	James D. McNair	James D. McNair, Pres.
	Branches:		
	In-Town — Kalmia Plaza		Hazel B. Pardue, Asst. V. P.
	In-Town — K-Mart Shopping Center		
	In-Town — North Aiken		Rebecca J. Meek, Asst. V. P.
	In-Town — Pine Log Road		Frances Reed, Asst. V. P.
	In-Town — South Aiken		James M. Hopkins, Jr., Asst. V. P.
	In-Town — Village at Whiskey Shopping Center ATM		
	Belvedere		W. Vernon Smith, V. P.
	Belvedere — ATM		
	Clearwater		Gayle Dodson, Asst. Cash.
	Edgefield		Charles A. Murphy, V. P.
	Graniteville		Thomas E. Hair, Asst. V. P.
	Johnston		Rodney Ingle
	North Augusta		Warren E. Kenrick, Asst. V. P.
	North Augusta — Martintown Road		
Allendale	Carolina Commercial Bank	Henry S. Laffitte	Henry S. Laffitte, Pres.
	Branches:		
	In-Town — Drive-In		
	Fairfax		Woodrow Williams, Asst. Cash.
Andrews	Andrews Bank and Trust Company	George R. Geer, Jr.	George R. Geer, Jr., Pres. & Chm. of Board
	Branches:		
	Georgetown		William E. Wrenn, Jr., V. P.
	Georgetown — Maryville		
	Murrells Inlet		Kay Benton, Mgr.
	Pawleys Island		H. G. Tarbox, Jr., V. P.
Beaufort	The Bank of Beaufort	Claude E. Surface, Jr.	Claude E. Surface, Jr., Pres. & Chief Ex. Off.
	Branches:		
	Burton — Beaufort Plaza Shopping Center		Donnie Sanders, Asst. Cash.
	Hilton Head Island		Quentin Ables
	Hilton Head Island — Harbour Town		
	Hilton Head Island — North Island		Ellis E. Shookman
	Lady's Island		Thelma D. Morris
	Port Royal — Royal Oaks Shopping Center		Clifford T. Herring, Asst. Cash.
Belton	Capital Bank and Trust	James R. Fowler	James R. Fowler, Pres., & Trust Off.
	Branches:		
	In-Town — Anderson Street		Billie Jo Hall, Asst. Cash.
	In-Town — McGee Way		
	Anderson — Belton Highway		G. Marion Davis, Asst. V. P.
	Honea Path		B. John Collins, Jr., Asst. V. P.
	Piedmont — Piedmont Center		Samuel J. Fretwell, Jr., V. P.
	Williamston		R. Dean Thompson, Asst. V. P.
	Williamston — Five Points		R. Dean Thompson, Asst. V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Bishopville	The Peoples Bank	C. E. Mayes	C. E. Mayes, Pres. & Chief Ex. Off.
	Branch:		
	In-Town — South Main Street		Dorothy C. Ellen, Asst. Cash.
Clinton	M. S. Bailey & Son, Bankers	James Von Hollen	James Von Hollen, Pres.
	Branches:		
	In-Town — Copeland Plaza		Curtis Moore, Asst. V. P.
	In-Town — South Broad Street		Norman Dixon, Asst. Cash.
	Laurens		
Columbia	Bankers Trust of South Carolina	Julian B. Turner	W. W. Johnson, Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Assembly Street		
	In-Town — Columbia Mall Night Depository		
	In-Town — Dentsville		Eddie Wingard, Asst. V. P.
	In-Town — Dutch Brook		Tommy Cooke, V. P.
	In-Town — Dutch Square ATM		
	In-Town — Eau Claire		Barbara Eiker, Asst. V P.
	In-Town — Forest Acres		Stan Rhinehart, Asst. Cash.
	In-Town — Millwood		Wendell Sutton, Asst. V. P.
	In-Town — Rivermont		Mary M. Johnson, Asst. V. P.
	In-Town — Spring Valley		Ann Kinney, Branch Mgr.
	In-Town — St. Andrews		Mary Wilkins, Branch Mgr.
	In-Town — St. Andrews — Richardson Plaza		Livingston Truluck, Asst. V. P.
	In-Town — Sumter Highway		Mark Cowan, Asst. Cash.
	Abbeville		Steven White, V. P.
	Abbeville — South Abbeville		Don Sherard, Asst. Cash.
	Aiken		Tom Camp, V. P.
	Aiken — Augusta Road		Chip Wilson, Asst. Cash.
	Aiken — South Aiken		Jim Zimmerman
	Anderson		Ed Hazel, Sr. V. P.
	Anderson — North Anderson		Luther Bergen, Asst. V. P.
	Anderson — West Anderson		Marion O'Barr, V. P.
	Barnwell		Frank D. Croft, V. P.
	Barnwell — Tri-County		Kay Still, Asst. V. P.
	Batesburg		Wayne Padgett, V. P.
	Batesburg — Batesburg Plaza		Julian Bland, Asst. Cash.
	Beaufort		Mike Simms, V. P.
	Beaufort — Burton		Jim Neighbors, Asst. V. P.
	*Beaufort — Marine Corps Air Station		Lea Sutker, Mgr.
	Calhoun Falls		Donald Rochelle, Asst. Cash.
	Cayce		Margie Seabrook, Asst. Cash.
	Charleston		Winfield Sapp, Sr. V. P.
	Charleston — Ashley River Road		Buck Inabinet, Asst. Cash.
	Charleston — Medical Center		Barbara Smith, Asst. Cash.
	Charleston — West Ashley		Daryl Milligan, Asst. Cash.
	Clemson ATM		
	Florence		Roger Whaley, Sr. V. P. & Trust Off.
	Florence — Florence Shopping Mall		Jerry A. Vereen, Asst. V. P.
	Florence — South Park Mall		Tom Gasque, Asst. Cash.
	Goose Creek		
	Greenville		Mack Whittle, Sr. V. P.
	Greenville — Augusta Road		Mary Jordan, Asst. Cash.

* Military Facility

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Greenville — Berea		Arthur Williams, Asst. V. P.
	Greenville — Donaldson		Joe Sanders, V. P.
	Greenville — Furman		Shirley DeWitt, Branch Supvr.
	Greenville — Greenville Mall		Kathy Goodson, Asst. Cash.
	Greenville — Haywood Road		Jim May, Asst. V. P.
	Greenville — North Hills		Ernest Irby, Asst. V. P.
	Greenville — Park Place		Bobby Lister, V. P.
	Greenville — Pendleton Street		David White, V. P.
	Greenville — Pleasantburg		Faye Noland, V. P.
	Greenville — South Church Street		Robert Sands, Asst. V. P.
	†Greenville — Textile Hall		
	Greenville — Wade Hampton		Donald Smith, Asst. V. P.
	Greenwood		Bill Stevens, Sr. V. P.
	Greenwood — Cross Creek		
	Greenwood — Highway 72 Bypass		Bill Crosby, V. P.
	Greenwood — Mathews		Tom Talbert, V. P.
	Greenwood — Montague		Byron Burns, Asst. V. P.
	Greer — Main Street		Robert E. Woodward, Asst. V. P.
	Greer — Poinsett Street		Edward L. Timmerman, V. P.
	Hilton Head Island		Carlos Evans, Sr. V. P.
	Hilton Head Island — North Island		Virgil Moore, Asst. Cash.
	Inman		Richard Marcengill, Branch Mgr.
	Joanna		Frances Evans, Asst. Cash.
	Johns Island		Chric Claussen, Asst. Cash
	Johnston		Forrest Edwards, V. P.
	Johnston — Lee Street		Forrest Edwards, V. P.
	Langley		Sam Smith, Asst. V. P.
	Lexington — Oak Grove		Gary Hassen, Asst. Cash.
	Lynchburg		Ted Coleman, Asst. V. P.
	Mauldin		Barry Aughtry, V. P.
	Mount Pleasant		Ken Clair, Asst. Cash.
	Myrtle Beach		Luther Allen, V. P.
	Myrtle Beach Main		Tom Anderson, Sr. V. P.
	Myrtle Beach — North Kings Highway		Sebron Y. Hood, Asst. Cash.
	Myrtle Beach — Outlet Park Night Depository		
	Myrtle Beach — South Kings Highway		Steve Brunson, Asst. Cash.
	New Ellenton		Larry Ricks, V. P.
	Newberry		Jimmy Watson, V. P.
	Newberry — Bypass		Jimmy Watson, V. P.
	Newberry — Main Street		Jimmy Watson, V. P.
	Ninety Six		Ray Berry, V. P.
	North		Zack E. Livingston, Asst. V. P.
	North Augusta		Wes Wilber, V. P.
	North Augusta — Martintown Road		Pickens R. Brown, Asst. V. P.
	North Augusta — West Avenue		Wes Wilber, V. P.
	North Charleston		Mike Crapps, Asst. Cash.
	North Charleston — Northwoods		Barbara Baker, Asst. Cash.
	Orangeburg		Flynn Bowie, Sr. V. P.
	Orangeburg — Court House Square		Larry Hunter, V. P.
	Orangeburg — Mall		George Fogle, Asst. V. P.
	*Parris Island		Evelyn Willard, Branch Supvr.

* Military Facility
† Temporary Seasonal Facility — open during the International Textile Exhibition

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Pendleton		Phillip C. Cahaly, V. P.
	Pickens		Jim Vaughn, V. P.
	Ridge Spring		John Cullum, Asst. Cash
	Saluda		Frank Addy, Sr. V. P.
	Saluda — North Main		Ruth L. Crout, Asst. V. P.
	Seneca		Jack Agee, V. P.
	Seneca — Oconee Square		Lula Mize, Branch Supvr.
	Simpsonville		Carol Whatley, V. P.
	Six Mile		Avanelle W. Powell, Mgr.
	Spartanburg		Ernie Kluttz, Ex. V. P.
	Spartanburg — Duncan Park		Pat Crowley, Asst. Cash.
	Spartanburg — Hearon Circle		George Young, Asst. V. P.
	Spartanburg — Hillcrest		Grier Bomar, Asst. Cash.
	Spartanburg — Pinewood		Peggy Swingle, Asst. V. P.
	Spartanburg — Reidville Road		Tom Wright, Asst. V. P.
	Spartanburg — Westgate ATM		
	Sumter		Mac Rivers, V. P.
	Taylors		Janet Hipp, Asst. Cash.
	Wagener		Kenneth Dillard, Asst. V. P.
	Ware Shoals		Mary P. Pearman, V. P.
	West Columbia		Patrick H. Riddick, V. P.
	West Columbia — Airport		John Carter, Asst. Cash.
	West Columbia — Sunset Court ATM		
	West Columbia — West End Square ATM		
	Whitmire		Virginia Yarborough, Asst. V. P.
	Woodruff		Steve Hiott, Asst. Cash.
Columbia	First-Citizens Bank and Trust Company of South Carolina	Frank R. Holding	Robert W. Braswell, Ex. V. P.
	Branches:		
	In-Town — Dentsville		F. Wayne Lovelace, V. P.
	In-Town — Forest Lake		Russell A. McCoy, III, Asst. Cash.
	In-Town — Lady Street		Stanford W. Dawsey, V. P.
	In-Town — Middleburg Office Park		Sam Kinon, Asst. Cash. & Br. Mgr.
	In-Town — North 21		James H. Baker, III, V. P.
	In-Town — Park and Lady Street		Dorothy Bankhead, Administrative Asst.
	In-Town — Rosewood		Patrick C. McMasters, Asst. V. P.
	In-Town — St. Andrews		Bob Woods, Asst. V. P.
	In-Town — Sumter Highway		Susan F. Duvall, Asst. Cash.
	Beech Island		Ronald S. Noblett, V. P. & Reg. Supvr.
	Belvedere		Harry B. Mertins, V. P. & City Ex.
	Boiling Springs		Donna T. Sams, Asst. Cash.
	Charleston		Thomas P. Noland, V. P. & Br. Coordinator
	Charleston — Folly Road Shopping Center		William H. McDaniel, Asst. V. P. & Sec. Off.
	Charleston — Highway #7		Clifton Diffenderfer, Asst. V. P.
	Charleston — Oak Ridge Plaza		Thomas H. Randall, Asst. Cash.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Cheraw		J. Herbert Foster, V. P. & City Ex.
	Cheraw — West Cheraw		Helmtraud Abel, Br. Mgr.
	Chesterfield		Emsley A. Laney, V. P. & City Ex.
	Chesterfield — West Main Street		Emsley A. Laney, V. P. & City Ex.
	Clio		Derry W. McCormick, Asst. V. P. & City Ex.
	Conway — Main Office		Robert A. Siceloff, III, V. P. & City Ex.
	Conway — North Main		
	Dillon		Charles R. Vance, III, V. P.
	Dillon — North 301		Stephen S. Jacobs, Asst. Cash.
	Dillon — South of the Border		Bobbie K. Bracey, Asst. Cash.
	Eastover		Jack G. Teasley, Asst. V. P.
	Florence		D. Leroy Bailey, Jr., V. P. & City Ex.
	Georgetown		James A. Shuford, III, V. P. & City Ex.
	Great Falls		Evans M. Vaughn, V. P. & City Ex.
	Great Falls — Dearborn Street		Mary Cecil Monteith, Asst. V. P.
	Greenville		Robert L. Ballenger, V. P.
	Greenville — Augusta Road		
	Greenville — Pleasantburg		John A. Morris, Asst. Cash.
	Greenville — Wade Hampton		Robert D. Brown, Asst. Cash.
	Greenville — White Horse Road		Jill Simmons, Asst. Cash.
	Irmo		Jim Holcombe
	Jackson		L. Walker Padgett, Asst. V. P. & City Ex.
	James Island		William H. McDaniel, Asst. V. P. & Sec. Off.
	Kershaw		Don Gardner, City Ex.
	Lake View		Jack A. Stanley, V. P. & City Ex.
	Lancaster		Jerry Williams, V. P. & City Ex.
	Lancaster — Main Street ATM		
	Lancaster — Eastgate		Benny Mackey, Asst. Cash.
	Lancaster — Westgate		Benny Mackey, Asst. Cash.
	Landrum		
	Mauldin		Ted G. Sanders, V. P.
	Mount Pleasant		Victor A. Salvo, Jr., Mgr.
	Nichols		H. T. Floyd, V. P. & City Ex.
	North Charleston		Williard S. Hewitt, Asst. V. P.
	North Charleston — Northwoods Mall		Robert F. Townsend, Asst. Cash.
	Pacolet		Gary E. McMahan, Asst. V. P.
	Pageland		C. Hamilton Hutto, Asst. V. P.
	Pageland — West McGregor Street		Rae Fale, Head Teller
	Saluda		C. Larry Haynes, Asst. V. P. & City Ex.
	Spartanburg		Darrelene G. Mabry, Asst. V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Spartanburg — Asheville Highway		Catherine G. Dunnaway, Asst. Cash.
	Spartanburg — Hillcrest		Terry K. Phillips, Asst. V. P.
	Spartanburg — Pine Street		Nell Hanna, Asst. Cash.
	Spartanburg — Westgate		Pat G. Patterson, Asst. Cash.
	Trenton		Grace H. Satcher, Asst. V. P. & City Ex.
	West Columbia		J. Doyle Pinholster, V. P.
	West Columbia — NCR Plant ATM		
Columbia	First Palmetto State Bank and Trust Company	Carl L. Brazell	Carl L. Brazell, Pres., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Bush River Road		Philip H. Gibson, Asst. Cash.
	In-Town — Eau Claire		Carolyn C. Scott, Asst. Cash.
	In-Town — East Columbia		Joe H. Culler, Jr., Asst. V. P.
	West Columbia		Richard E. Bennett, Asst. V. P.
Columbia	Victory Savings Bank	Thomas E. Felder	Thomas E. Felder, Pres.
	Branches:		
	In-Town — Farrow Road		Janice Dinkins, V. P. & Cash.
	In-Town — Harden Street		Marion J. Johnson, V. P. & Sec. Off. Internal Central Officer
Ehrhardt	Enterprise Bank of South Carolina	W. H. Varn, Jr.	W. H. Varn, Jr., Pres.
	Branch:		
	Walterboro		T. Wallace McCord, V. P.
Elloree	The Bank of Elloree	R. M. Griffith	R. M. Griffith, Pres.
	Branch:		
	Santee		Michael F. Evans, Branch Mgr.
Fairfax	Allendale County Bank	Walker R. Harter	Walker R. Harter, Pres. & Chm. of Board, Chief Ex. Off.
	Branches:		
	In-Town — Drive-up		
	Allendale		H. O. Wilson, Jr., V. P. & Audit Off.
Gaffney	Bank of Gaffney	John J. Godbold, Jr.	John J. Godbold, Jr., Pres.
	Branches:		
	In-Town — Limestone Street		Charles P. Orr, Asst. Cash.
	Blacksburg		Bill Crotzer, V. P.
Greenville	Community Bank	W. H. Parks	W. H. Parks, Pres.
	Branches:		
	In-Town — Berea		James W. Chapman, Asst. V. P.
	In-Town — Community Expressbank		Janice B. Bridges, Asst. V. P.
	In-Town — East North Street		Charles H. Garrett, Asst. V. P.
	In-Town — Mills Avenue		Susan Foster, Asst. Cash.
	In-Town — Operations Center ATM		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	In-Town — Pleasantburg		Janice B. Bridges, Asst. V. P.
	In-Town — Wade Hampton		Janice G. Stiegman, Asst. Cash.
	Easley		
	Greer		J. William Hughes, V. P.
	Simpsonville		Daniel Y. Thompson, Asst. V. P.
Greenville	Southern Bank and Trust Company	David L. Strain	Sam H. Hunt, Jr., Chm. of Board & Chief Ex. Off.
	Branches:		
	In-Town — Berea		Jerry Robertson, Asst. V. P.
	In-Town — Eastside		
	In-Town — Grove Road		Virginia Doolittle, Asst. Cash.
	In-Town — Haywood Road		Jim Richman, Asst. Cash.
	In-Town — McAlister Square		Dan Bainden, Asst. V. P.
	In-Town — Northside		Ernie Vernon, Br. Mgr.
	In-Town — Operations Center ATM		
	In-Town — Powdersville		Dan McDonald, Br. Mgr.
	In-Town — South Pleasantburg Drive		Margaret T. Roggy, Asst. Cash.
	In-Town — Wade Hampton		Jim Dunit, Asst. Cash.
	In-Town — West Greenville		J. Earl Lewis, Asst. V. P.
	Anderson — Highway 81		
	Anderson — Market Place		Archie M. Mathis, III, Asst. Cash.
	Anderson — N. Main Street ATM		
	Anderson — T. C. Vandiver		Frank R. Wrenn, III, V. P. & City Ex.
	Barnwell		John J. Sanders, V. P. & City Ex.
	Bennettsville		W. E. Vereen, V. P. & City Ex.
	Blacksburg — Dr. T. A. Campbell		V. Stephen Moss, V. P. & City Ex.
	Blackville		Richard A. Creech, V. P. & City Ex.
	Branchville		Villa D. Thompson, V. P. & City Ex.
	Chapin		David Bowers, V. P. & City Ex.
	Charleston — Citadel Mall		Pam C. Smith, Br. Mgr.
	Charleston — James Island		William R. Benson, Asst. V. P.
	Charleston — King at Queen		P. Wilson Wright, Jr., V. P. & City Ex.
	Charleston — Savannah Highway		W. King Richardson, Jr., Asst. V. P.
	Chester		J. W. Simril, V. P. & City Ex.
	Chester — Chester Mall		Douglas Atkinson, Asst. Cash.
	Chester — Saluda Street		William H. White, Br. Mgr.
	Clover		James C. Harris, Jr., V. P. & City Ex.
	Columbia — Clusters		Shuford Rowe, Br. Mgr.
	Columbia — Columbia Northeast		John E. Preston, Asst. Cash.
	Columbia — Main Street		H. Shelby Merritt, V. P. & City Ex.
	Columbia — North Pointe		
	Columbia — Woodhill Mall		Sue M. Perry, Asst. Cash.
	Columbia — Woodhill Mall Night Depository		

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Easley		William H. Grant, Jr., V. P. & City Ex.
	Easley — Fleetwood		
	Easley — Peachtree		Jack James, Asst. Cash.
	Florence — Dargan Street		
	Florence — Five Points		
	Florence — Guaranty Main		
	Florence — Irby Street		
	Florence — Magnolia Mall		
	Fountain Inn		David Burgess, V. P. & City Ex.
	Gaffney		Jerry L. Calvert, V. P. & City Ex.
	Gaffney — Cherokee Plaza		Barney Holt, Asst. Cash.
	Goose Creek		
	Gray Court		
	Hardeeville		E. Earl Smith, Jr., Asst. V. P.
	Hilton Head Island		
	Hollywood		Charles Rowell, Asst. V. P. & City Ex.
	Irmo		Jack W. Montgomery, V. P. & City Ex.
	Irmo — ATM		
	Isle of Palms		
	Laurens		W. N. Owings, Asst. V. P.
	Laurens — Hillcrest		Robert H. Todd, V. P. & City Ex.
	Laurens — North Harper Street		
	Lugoff		Roger L. Herring, V. P. & City Ex.
	McColl		W. E. Vereen, V. P. & City Ex.
	North Charleston		Gillom Alexander Gettys, Jr., V. P. & City Ex.
	North Charleston — Ashley Phosphate Road		
	Norway		Kathleen B. Fanning, V. P. & City Ex.
	Orangeburg		Frank L. Smith, Jr., V. P. & City Ex.
	Orangeburg — East End		Curtis B. Carter, Asst. V. P.
	Orangeburg — Edisto Village		Marion Sauls, Asst. V. P.
	Orangeburg — Northside		Marian Hunt, Asst. V. P.
	Pelzer		
	Piedmont		Charles T. Kimbo, V. P. & City Ex.
	Prosperity		Jacob A. Bowers, V. P. & City Ex.
	Ridgeland		Rodney Catterton, V. P. & City Ex.
	Rock Hill		C. C. Armfield, III, V. P. & City Ex.
	Rock Hill — Cherry Road		Betty Henderson, Asst. V. P.
	Rock Hill — Oakland Avenue		Frances C. Arant, Asst. V. P.
	St. Matthews		Steve H. Witherspoon, V. P. & City Ex.
	Salley		H. T. Boland, Asst. V. P.
	Spartanburg		James G. Bagnal, III, V. P. & City Ex.
	Spartanburg — Fernwood-Glendale		
	Spartanburg — Pinewood		George A. Woodsby, Jr., Asst. Cash.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	Spartanburg — Reidville Road		
	Spartanburg — Westgate		Pat Lawter, Branch Mgr.
	Springfield		Ira F. Gleaton, V. P. & City Ex.
	Swansea		John S. Cherry, Asst. V. P. & City Ex.
	Travelers Rest		J. David Nelson, Jr., V. P. & City Ex.
	Walhalla		E. F. Stewart, V. P. & City Ex.
	Walhalla — Kenneth Street		
	West Columbia		Peg Carter, Asst. V. P.
	West Columbia — Capitol Square		Harry Antley, Asst. V. P.
	West Columbia — Operations Center ATM		
	Williamston — Anderson Drive		Beverly Atkins, Asst. Cash.
	Williamston — Main Street		Phillip D. Walker, V. P. & City Ex.
	Williston		John Richard Brown, Asst. V. P. & City Ex.
	Winnsboro		M. S. Brakefield, V. P. & City Ex.
	York		W. Lee Miller, III, V. P. & City Ex.
Greenwood	The County Bank	R. T. Dunlap, Jr.	R. T. Dunlap, Jr., Pres. & Trust Off.
	Branches:		
	In-Town — Greenwood Building		Marilyn Whittington
	In-Town — North		William G. Camp, Asst. V. P.
	In-Town — Reynolds Street		Stephen Byrd, V. P.
	In-Town — South Main Street		Carroll E. Agnew, Asst. V. P.
Greer	Bank of Greer	H. Alvin Freeman	H. Alvin Freeman, Pres.
	Branches:		
	In-Town — Greer Plaza		Dan W. Sloan, Asst. V. P.
	In-Town — North Main Street		Dorothy McHugh, Asst. V. P.
	In-Town — Trade Street		Elizabeth Bennett, Asst. V. P.
	Duncan		C. Billy Hyatt, Asst. V. P.
	Taylors — Eastgate ATM		
	Taylors — Eastgate Village		T. Preston Rochester, Asst. V.P.
	Taylors — Wade Hampton Express		
Hampton	Palmetto State Bank	Chas. A. Laffitte, Jr.	Chas. A. Laffitte, Jr., Pres.
	Branches:		
	In-Town — West End		
	Bluffton		Montague T. Laffitte, V. P.
Hartsville	The Bank of Hartsville	Joseph G. Cothran, Jr.	Joseph G. Cothran, Jr., Pres.
	Branches:		
	In-Town — Carolina Avenue		Ronald Dale Glock, Branch Mgr.
	In-Town — Hartsville Mall		Rondal J. Wall, Asst. Cash.
	In-Town — Prestwood Lake		W. B. Arthur, Branch Mgr.
Hemingway	Anderson State Bank, Inc.	J. W. Kennedy	J. W. Kennedy, Pres.
	Branches:		
	In-Town — Broad Street		Blanche E. Patterson, Asst. Cash. & Mgr.
	Johnsonville		William A. Altman, V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Hodges	Bank of Hodges	Abney C. Wallace	Abney C. Wallace, Pres.
	Branch:		
	Greenwood		Sam Miller
Holly Hill	Farmers and Merchants Bank of South Carolina	John L. Hutto	E. H. Poole, Chm. of Board & Chief Ex. Off.
	Branches:		
	Bowman		Sybil R. Mims, V. P. & City Ex.
	Moncks Corner		R. Michael Holcombe, V. P. & City Ex.
Honea Path	The Commercial Bank	William G. Hall	William G. Hall, Pres.
	Branches:		
	In-Town — Plaza Drive-In		
	In-Town — West Greer Street		H. O. Mullinax, Sr. V. P.
	Donalds		John Thomas McGee, Sr. V. P.
	Due West		
Iva	The Peoples Bank of Iva	J. R. McGee	J. R. McGee, Pres.
	Branch:		
	Anderson — Homeland Park		Shawn R. McGee, Asst. V. P.
Kingstree	The Exchange Bank of Kingstree	J. B. Clarkson, Jr.	J. B. Clarkson, Jr., Pres., Chm. of Board
	Branches:		
	In-Town — Nelson Boulevard		Ellen G. Manning, Branch Mgr.
	In-Town — Longstreet		Mary Frances Byrdic, Branch Mgr.
	Lane		Anne D. Britton, Branch Mgr.
Lake City	Lake City State Bank	Thomas R. Perrin	Thomas R. Perrin, Pres. & Trust Off.
	Branches:		
	In-Town — Main Street		Wilhemena E. Cook, Asst. Cash.
	Coward		Pamela Stickland, Branch Mgr.
	Scranton		Rebecca Buddin, Branch Mgr.
Lamar	Carolina Bank and Trust Company	R. L. Beasley	R. L. Beasley, Pres. & Chm. of Board
	Branches:		
	Darlington		William A. Hill, V. P.
	Darlington — South Main Street		Richard L. Beasley, Asst. to Pres.
	Hartsville		B. F. Wollgast, V. P.
	Quinby		O. H. Ham, V. P.
	Society Hill		
Latta	Latta Bank and Trust Company	J. Allard Young	J. Allard Young, Pres.
	Branch:		
	In-Town — East Leitner Street		J. Allard Young, Pres.
Laurens	Palmetto Bank	L. Leon Patterson	L. Leon Patterson, Pres. & Chm. of Board
	Branches:		
	In-Town — Church Street		Lovelace C. Compton, Asst. V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
	In-Town — North Harper Street		Charlene Stroud, Asst. Cash.
	Fountain Inn		William Don Hudson, V. P.
	Greenville — Haywood Road		Gerald B. Wyatt, Asst. V. P.
	Greenville — Howell Road		
	Simpsonville		Jasper C. Moore, Asst. V. P.
Lexington	The Lexington State Bank	Raymond S. Caughman	Raymond S. Caughman, Pres.
	Branches:		
	In-Town — Main Street		R. W. McCormick, Jr., Asst. V. P.
	Cayce		W. Bryant Jennings, Asst. Cash.
	Irmo		Robert G. Miller, Asst. Cash.
	West Columbia — Airport		Walter H. Hite, Jr., Mgr.
	West Columbia — Augusta Road		John W. Harman, Asst. V. P.
	West Columbia — Sunset Boulevard		Steven P. Nivens, Asst. Cash.
Manning	The Bank of Clarendon	Howard Elkins	Howard Elkins, Pres. & Cash.
	Branch:		
	In-Town — North Brooks Street		Earline B. Gamble
Mullins	Anderson Brothers Bank	B. N. Anderson	B. N. Anderson, Pres.
	Branches:		
	In-Town — Consumer Credit		W. P. Herring, Jr., V. P.
	In-Town — Drive-In		Rozena Graham, Mgr.
	Aynor		W. G. Hucks, Jr., V. P.
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	Stephen L. Chryst	Stephen L. Chryst, Pres.
	Branches:		
	In-Town — Dunes		
	In-Town — Outlet Park at Waccamaw Mall Night Depository		
	In-Town — Pottery Road Express		
	In-Town — Thirteenth Avenue South Express		
Olanta	The Citizens Bank	G. Ray Coker	J. Bryan Carter, Ex. V. P., Cash. & Secy. to Board
	Branch:		
	Turbeville		Kenneth W. Lee, Asst. V. P. & Sec. Off.
Pamplico	Pamplico Bank and Trust Company	A. A. Munn, III	A. A. Munn, III, Pres. & Chm. of Board
	Branch:		
	In-Town — Walnut Street		Clara B. Pait, Asst. V. P.
Timmonsville	Pee Dee State Bank	J. Banks Scarborough	J. Banks Scarborough, Pres. & Chm. of Board
	Branches:		
	In-Town — Drive-In		
	Florence — Ebenezer		James R. Rimmer, V. P.
	Florence — Huntington Plaza		Rick Melton, Asst. Cash.
Travelers Rest	Bank of Travelers Rest	R. Bruce White	R. Bruce White, Pres. & Chm. of Board
	Branches:		
	In-Town — Downtown		Jerry Wade, Asst. Cash.
	Greenville — Old Buncombe Road		William L. Batson, Asst. V. P.
	Marietta — Slater-Marietta		Sharon Forrest, Asst. V. P.

SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued

Banks Operating Branches

Location	Name of Bank	President	Officer in Charge
Union	Arthur State Bank	H. M. Arthur	H. M. Arthur, Pres. & Chm. of Board
	Branches:		
	In-Town — Monarch		Joyce Candler, Mgr.
	In-Town — Plaza		Suzette Simmons, Head Teller
	In-Town — West Main Street		Hope B. Hill, Mgr.
Varnville	The Hampton County Bank	F. A. McClure, Jr.	F. A. McClure, Jr., Pres.
	Branches:		
	In-Town — Midway		Sharon Barnes, Mgr.
	Brunson		Dan R. Gooding, V. P.
	Yemassee		
Walterboro	Farmers & Merchants Bank	C. G. Henderson	C. G. Henderson, Pres. & Chm. of Board
	Branches:		
	In-Town — Operations Center Branch		
	In-Town — Washington Street		W. Roger Crook, V. P.
	In-Town — Wichman Street		
	Ridgeville		
	St. George		R. L. Utsey, Jr., V. P.
	St. George — Society Street		Dorothy M. Knight, Asst. Cash.
Winnsboro	Bank of Fairfield	I. Earl Woodruff	I. Earl Woodruff, Pres. & Sec. Off.
	Branches:		
	In-Town — Winnsboro Mills		Herbert C. Humphries, Branch Mgr.
	Blythewood		Zebb L. Carter, V. P. & Branch Mgr.
Woodruff	Woodruff State Bank	H. M. Arthur	K. B. Waddell, Ex. V. P. & Sec. Off.
	Branch:		
	In-Town — North Main Street		Kathleen R. LeRoy, Branch Mgr.
York	Bank of York	Ray W. Burns	Ray W. Burns, Pres.
	Branch:		
	In-Town — East Liberty Street		Yvonne Adams

CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1982-83

A. Conversions:

None

B. New Banks:

None

C. Mergers:

On September 16, 1982, Guaranty Bank and Trust Company, Florence and its four branches (In-Town — Dargan Street, In-Town — Five Points, In-Town — Irby Street and In-Town — Magnolia Mall) merged into Southern Bank and Trust Company, Greenville, becoming branches of that institution.

On December 31, 1982, The Bank of Lancaster, Lancaster, and its four branches (In-Town — Catawba Street, In-Town — Lancaster Square, In-Town — South and Kershaw) merged into First National Bank of South Carolina, Columbia, becoming branches of that institution.

On December 31, 1982, Central Carolina Bank, Lancaster, merged into First National Bank of South Carolina, Columbia, becoming a branch of that institution.

On June 9, 1983, The Bank of Fort Mill, Fort Mill, and its York County — Lake Wylie Branch merged into The Citizens and Southern National Bank of South Carolina, Columbia, becoming branches of that institution.

D. Branches:

On June 7, 1982, Bankers Trust of South Carolina, Columbia, opened a night depository branch at the Outlet Park Shopping Center, Myrtle Beach, known as "Outlet Park Night Depository Branch." (Reported October 18, 1982)

On July 2, 1982, Southern Bank and Trust Company, Greenville, opened a free standing automatic teller machine branch at 1901 North Main Street, Anderson, known as "N. Main Street ATM Branch."

On July 6, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1670 East Greenville Street, Anderson, known as "Anderson Highway 81 Branch."

On July 12, 1982, Bankers Trust of South Carolina, Columbia, opened an in-towm branch at 529 St. Andrews Road, known as "Richardson Plaza Branch."

On July 15, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1540 Reidville Road, Spartanburg, known as "Reidville Road Branch."

On July 16, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 104 Sparkleberry Lane, Columbia, known as "North Pointe Branch."

On August 2, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1001 North "A" Street, Easley, known as "Fleetwood Branch."

On September 21, 1982, The Anchor Bank of Myrtle Beach, Inc., Myrtle Beach, opened an in-towm branch at Pottery Road and Highway 501, known as "Pottery Road Express Branch."

On September 25, 1982, Community Bank, Greenville, opened a branch at 1200 West Wade Hampton Boulevard, Greer, known as "Greer Branch."

On September 28, 1982, Southern Bank and Trust Company, Greenville, opened a free standing automatic teller machine branch at 7454 Woodrow Street, Irmo, known as "Irmo ATM Branch."

On October 8, 1982, Bankers Trust of South Carolina, Columbia, opened a branch at 1375 Montague Street, Greenwood, known as "Cross Creek Branch."

On October 11, 1982, Bankers Trust of South Carolina, Columbia, opened a branch at 701 St. James Avenue, Goose Creek, known, as "Goose Creek Branch."

On October 18, 1982, Southern Bank and Trust Company, Greenville, closed its Mortgage Loan Department located at 1213 Lady Street, Columbia, and changed the name of its In-Town — Southside Branch to "South Pleasantburg Drive Branch", its Gaffney — Grant Plaza Branch to "Cherokee Plaza Branch", its Charleston — South Charleston Branch to "Savannah Highway Branch," its Walhalla — East Main Street Branch to "Kenneth Street Branch" and its Columbia — Dentsville Branch to "Columbia Northeast Branch."

On October 18, 1982, The Farmers and Merchants Bank, Aiken, opened an in-town free standing automatic teller machine branch in the parking lot of K-Mart Shopping Center, U. S. Highway #1 West, known as "K-Mart Shopping Center ATM Branch", an in-town free standing automatic teller machine branch in the parking lot of Village at Whiskey Shopping Center, near the intersection of Whiskey Road and Pine Log Road, known as "Village at Whiskey Shopping Center ATM Branch", and a free standing automatic teller machine branch at 359 Edgefield Road, Belvedere, known as "Belvedere ATM Branch."

On October 25, 1982, Southern Bank and Trust Company, Greenville, opened a branch at 1451 Fernwood-Glendale Road, Spartanburg, known as "Fernwood-Glendale Road Branch."

On November 1, 1982, Community Bank, Greenville, opened an in-town free standing automatic teller machine branch at 120 Broadus Avenue, known as "Operations Center ATM Branch."

On November 8, 1982, Lexington State Bank, Lexington, closed its Installment Loan Operations Center Branch located at 146 East Main Street, Lexington.

On November 17, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 498 Folly Road, James Island, known as "James Island Folly Road Branch."

On November 24, 1982, Allendale County Bank, Fairfax, opened an in-town drive-up branch at U. S. Highway 278 W, known as "In-Town — Drive-Up Branch."

On December 6, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 1800 East Main Street, Spartanburg, known as "Hillcrest Branch."

On December 22, 1982, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a free standing automatic teller machine branch at 101 South Main Street, Lancaster, to be known as "Main Street ATM Branch."

On December 31, 1982, Bankers Trust of South Carolina, Columbia, closed its Florence Installment Loan Department located at 242 West Palmetto Street, Florence.

On January 3, 1983, The Farmers and Merchants Bank, Aiken, opened a branch at the corner of Martintown Road and Hidden Hills Drive, North Augusta, known as "Martintown Road Branch."

On January 3, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at the corner of Hilton and Hampton Streets, Kershaw. This branch was established as a result of First-Citizens Bank and Trust Company purchasing the assets and assuming the deposit liabilities of the former branch of The Bank of Lancaster, Lancaster, from First National Bank of South Carolina, Columbia, simultaneously with the merging of The Bank of Lancaster with First National Bank of South Carolina, at the close of business December 31, 1982.

On January 17, 1983, Bankers Trust of South Carolina, Columbia, opened an in-town branch at 1040 Gervais Street, known as "Assembly Street Branch."

On February 7, 1983, The Palmetto Bank, Laurens, opened a branch at 624 Howell Road, Greenville, known as "Howell Road Branch."

On February 7, 1983, Farmers & Merchants Bank, Walterboro, opened a branch at the intersection of Church Street and School Street, Ridgeville, known as the "Ridgeville Branch."

On February 22, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 3300 Augusta Road, Greenville, known as "Augusta Road Branch."

On March 7, 1983, M. S. Bailey & Son, Bankers, Clinton, opened a branch on North Harper Street, Laurens, known as "Laurens Branch."

On March 11, 1983, Bankers Trust of South Carolina, Columbia, closed its Charleston -- East Bay Street Branch located at 160 East Bay Street, Charleston.

On April 1, 1983, The Hampton County Bank, Varnville, purchased the assets and assumed the liabilities of the Yemassee Branch of South Carolina National Bank, Columbia.

On April 18, 1983, Farmers & Merchants Bank, Walterboro, opened an in-town branch at 200 Sweat Street, known as "Operations Center Branch."

On April 22, 1983, Bankers Trust of South Carolina, Columbia, opened a free standing automatic teller machine branch in the Sunset Court Shopping Center, U. S. Highway 378, West Columbia, known as "Sunset Court ATM Branch."

On May 4, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 1709 North Main Street, Conway, known as "North Main Branch."

On May 9, 1983, Community Bank, Greenville, opened a branch at the corner of Rosewood Drive and By-Pass 123, Easley, known as "Easley Branch."

On May 23, 1983, Bank of Greer, Greer, opened a branch at 2520 Wade Hampton Boulevard, Taylors, known as "Wade Hampton Express Branch."

On May 23, 1983, Bank of Greer, Greer, closed its Wade Hampton Branch located at 2801 Wade Hampton Boulevard, Taylors.

On June 6, 1983, First-Citizens Bank and Trust Company of South Carolina, Columbia, opened a branch at 110 South Shamrock Street, Landrum, known as "Landrum Branch."

E. Other Changes:

On August 23, 1982, Bankers Trust of South Carolina, Columbia, relocated its Mitchell Shopping Center Branch in Aiken, from 1601 Whiskey Road to 1715 Whiskey Road and changed its name to "South Aiken Branch."

On October 25, 1982, Bankers Trust of South Carolina, Columbia, relocated its Florence Mall Branch in Florence Mall to 1933 Hoffmeyer Road, Florence.

On December 20, 1982, Bankers Trust of South Carolina, Columbia, relocated its South Abbeville Branch in Abbeville from 304 South Main Street to 112 East Greenwood Street, Abbeville.

CAPITAL STOCK CHANGES IN SOUTH CAROLINA STATE BANKS DURING FISCAL YEAR 1982-83
(Stated in thousands of dollars)

Location	Name of Bank	June 30, 1982	June 30, 1983
Andrews	Andrews Bank and Trust Company	$ 500	$ 1,000
Beaufort	The Bank of Beaufort	1,384	1,552
Belton	Capital Bank and Trust	900	990
Columbia	Bankers Trust of South Carolina	30,777	31,059
	Preferred	5,652	5,094
Columbia	First-Citizens Bank and Trust Company of South Carolina — Preferred	3,610	.....
Columbia	Victory Savings Bank	142	149
Florence	Guaranty Bank and Trust Company (Merged)	1,889	.....
Fort Mill	Bank of Fort Mill (Merged)	500	.....
Greenville	Community Bank	4,182	4,828
Greenville	Southern Bank and Trust Company	4,544	4,559
Greer	Bank of Greer	1,575	1,969
Hodges	Bank of Hodges	114	125
Honea Path	The Commercial Bank	400	500
Lake City	Lake City State Bank	396	397
Lamar	Carolina Bank and Trust Company	485	970
Lancaster	The Bank of Lancaster (Merged)	2,000	.....
Lancaster	Central Carolina Bank (Merged)	289	.....
Lexington	The Lexington State Bank	2,631	2,922
Myrtle Beach	The Anchor Bank of Myrtle Beach, Inc.	2,565	2,822
Travelers Rest	Bank of Travelers Rest	100	271
Total		$64,635	$59,207

Total capital stock as of June 30, 1982	$93,360
Decrease in capital stock during fiscal year	5,428
Total capital stock as of June 30, 1983	$87,932

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE BANKS
(Stated in thousands of dollars)

	June 30, 1980 66 Banks 345 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1981 65 Banks 360 Branches 0 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1982 62 Banks 383 Branches 3 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1983 58 Banks 408 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 314,187	$ 296,963	$ 317,387	$ 395,421
Securities	1,042,974	1,177,359	1,255,680	1,655,417
Federal funds sold and securities purchased under agreements to resell	129,650	253,455	366,981	335,869
* Loans, Net of unearned income and reserve for losses	1,585,429	1,710,713	1,865,858	2,093,587
Bank premises, furniture and fixtures, and other assets representing bank premises	83,174	101,547	120,036	132,236
Real estate owned other than bank premises	4,321	4,105	4,767	6,259
All other assets	65,007	110,865	177,904	187,697
Total Assets	$3,224,742	$3,655,007	$4,108,613	$4,806,486
LIABILITIES:				
Deposits	$2,759,044	$3,095,856	$3,385,884	$4,121,486
Federal funds purchased and securities sold under agreements to repurchase	110,157	166,771	251,889	186,569
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	15,002	14,863	45,239	56,918
Mortgage indebtedness and liability for capitalized leases	1,062	3,337	2,755	2,449
Other liabilities	41,670	49,296	68,810	64,404
Subordinated notes and debentures	25,033	24,197	22,629	21,934
Preferred stock	9,644	9,513	9,262	5,094
Common stock	75,367	80,371	84,098	82,838
Surplus	115,084	129,950	148,937	169,695
Undivided profits and reserve for contingencies and other capital reserves	72,679	80,853	89,110	95,099
Total Liabilities	$3,224,742	$3,655,007	$4,108,613	$4,806,486
* Reserve for possible loan losses	$20,999	$22,306	$23,709	$24,839

ABSTRACT OF ALL CALLED REPORTS OF SOUTH CAROLINA STATE BANKS MADE DURING FISCAL YEAR 1982-83
(Stated in thousands of dollars)

	Sept. 30, 1982 61 Banks 393 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	Dec. 31, 1982 59 Banks 394 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	March 31, 1983 59 Banks 400 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility	June 30, 1983 58 Banks 408 Branches 4 Night Depositories 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:				
Cash and due from depository institutions	$ 320,213	$ 344,977	$ 345,587	$ 395,421
Securities	1,352,705	1,549,166	1,653,575	1,655,417
Federal funds sold and securities purchased under agreements to resell	246,375	386,556	370,094	335,869
* Loans, Net of unearned income and reserve for losses	1,888,065	1,937,752	1,957,774	2,093,587
Bank premises, furniture and fixtures, and other assets representing bank premises	123,611	127,946	131,217	132,236
Real estate owned other than bank premises	5,824	6,108	6,354	6,259
All other assets	159,522	175,094	223,745	187,697
Total Assets	$4,096,315	$4,527,599	$4,688,346	$4,806,486
LIABILITIES:				
Deposits	$3,414,818	$3,852,963	$4,024,405	$4,121,486
Federal funds purchased and securities sold under agreements to repurchase	203,897	215,912	193,614	186,569
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	40,471	38,569	37,463	56,918
Mortgage indebtedness and liability for capitalized leases	2,600	2,613	2,547	2,449
Other liabilities	72,357	64,319	63,471	64,404
Subordinated notes and debentures	22,498	22,491	22,483	21,934
Preferred stock	9,248	9,098	9,015	5,094
Common stock	82,258	80,864	82,332	82,838
Surplus	161,201	163,763	166,957	169,695
Undivided profits and reserve for contingencies and other capital reserves	86,967	77,007	86,059	95,099
Total Liabilities	$4,096,315	$4,527,599	$4,688,346	$4,806,486
* Reserve for possible loan losses	$24,627	$24,207	$24,444	$24,839

COMPARATIVE ABSTRACT

(Showing Condition of State Banks, Cash Depositories, and Private Banks in South Carolina at the Close of Business on Dates Named)
(Stated in thousands of dollars)

	December 31, 1930 203 Banks	December 31, 1940 87 Banks 4 Branches 1 Private Bank 41 Depositories	December 30, 1950 100 Banks 11 Branches 23 Depositories	December 31, 1960 116 Banks 44 Branches 2 Military Facilities 4 Depositories	December 31, 1970 83 Banks 175 Branches 2 Military Facilities	December 31, 1980 66 Banks 353 Branches 2 Military Facilities 1 Temporary Seasonal Facility
ASSETS:						
Cash and due from depository institutions	$ 26,606	$32,602	$ 78,685	$ 87,242	$ 133,551	$ 327,923
Securities	22,320	18,411	119,696	186,604	391,275	1,135,573
Federal funds sold and securities purchased under agreements to resell	.....	.....	.....	.....	32,125	148,746
Loans, Net of unearned income and reserve for losses	56,048	20,360	65,860	161,507	555,263*	1,635,028*
Bank premises, furniture and fixtures, and other assets representing bank premises	4,148	638	1,364	3,918	17,801	90,311
Real estate owned other than bank premises	3,292	439	65	224	814	4,144
All other assets	2,256	127	502	770	8,657	117,956
Total Assets	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681
LIABILITIES:						
Deposits	$ 93,696	$63,020	$237,926	$393,020	$1,004,140	$2,945,779
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....	.....	855	147,683
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	834	5	.....	500	107	13,207
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....	.....	206	1,201
Other liabilities	5,096	1,137	7,955	3,082	25,889	40,579
Subordinated notes and debentures	.....	.....	.....	.....	4,094	24,648
Preferred stock	.....	.....	.....	.....	3,803	9,631
Common stock	8,982	4,371	7,863	16,861	37,808	76,140
Surplus	4,524	2,690	8,317	18,313	40,129	124,731
Undivided profits and reserve for contingencies and other capital reserves	1,538	1,354	4,111	8,489	22,455	76,082
Total Liabilities	$114,670	$72,577	$266,172	$440,265	$1,139,486	$3,459,681

* Reserve for possible loan losses 1970 — $10,482
Reserve for possible loan losses 1980 — $21,102

DISTRIBUTION OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(As Percentages of Total Income)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
Number of Banks	5	4	12	12	24	16	15	17	9	10	65	59
INCOME:												
Interest and fees on loans	55.8	54.2	58.7	55.2	59.3	55.3	64.0	60.6	63.9	62.5	63.2	61.5
Interest and dividends on investments	37.5	39.6	34.6	36.3	33.4	37.4	24.7	29.9	22.5	22.0	24.5	24.7
Exchange, fees, and service charges	6.1	5.4	5.6	5.9	6.5	4.8	7.6	7.9	9.1	9.2	8.4	8.6
Other operating income	.6	.1	.8	1.1	.5	.6	.9	1.1	3.9	5.6	3.0	4.4
Total operating income	100	99.3	99.7	98.5	99.7	98.1	97.2	99.5	99.4	99.3	99.1	99.2
Securities gains, Gross	.....	.1	.2	.2	.....	.2	.2	.3	.....	.2	.....	.2
Other income	.....	.6	.1	1.3	.3	1.7	2.6	.2	.6	.5	.9	.6
Total income	100	100	100	100	100	100	100	100	100	100	100	100
EXPENSES:												
Salaries and employee benefits	24.9	22.8	20.4	20.4	18.1	16.2	18.8	18.3	20.6	20.9	20.1	20.2
Interest on deposits	30.5	31.5	37.0	43.5	49.1	51.0	42.7	46.8	40.1	38.5	41.4	40.7
Interest on borrowings	1.4	.8	1.9	.6	.8	1.0	1.9	1.9	7.8	7.3	5.9	5.8
Interest on subordinated notes and debentures	.....	.....	.1	.1	.....	.....	.....	.....	.7	.5	.5	.4
Occupancy expense of bank premises, Net, including equipment	6.1	5.3	4.6	4.4	4.5	4.4	5.2	5.5	6.4	7.3	5.9	6.8
Provision for possible loan losses	2.1	.9	1.2	1.6	1.9	2.0	2.5	3.1	1.7	2.2	1.8	2.3
Other operating expenses	14.4	11.3	9.2	11.1	9.9	8.6	10.2	10.2	12.5	13.1	11.8	12.2
Total operating expenses	79.4	72.6	74.4	81.7	84.3	83.2	81.3	85.8	89.8	89.8	87.4	88.4
Securities losses, Gross	.3	.....	1.3	.8	.6	.6	.8	1.2	3.0	2.0	2.4	1.7
Other expenses	.7	1.2	.1	2.7	.5	.7	.....	.2	1.1	.....	.8	.2
Expenses before income taxes and dividends	80.4	73.8	75.8	85.2	85.4	84.5	82.1	87.2	93.9	91.8	90.6	90.3
Net income before income taxes and dividends	19.6	26.2	24.2	14.8	14.6	15.5	17.9	12.8	6.1	8.2	9.4	9.7
Income taxes	5.4	7.2	4.5	3.3	3.5	3.6	3.6	2.0	(.2)	.2	1.0	.9
Net income before dividends	14.2	19.0	19.7	11.5	11.1	11.9	14.3	10.8	6.3	8.0	8.4	8.8
Cash dividends	1.5	1.6	5.6	1.9	2.3	2.6	3.2	2.6	2.6	2.6	2.7	2.6
NET ADDITION TO CAPITAL	12.7	17.4	14.1	9.6	8.8	9.3	11.1	8.2	3.7	5.4	5.7	6.2

ANALYSIS OF INCOME AND EXPENSES OF SOUTH CAROLINA STATE BANKS
(Comparative Percentages of Income, Expenses, Gains, and Losses for Years Indicated Based on Assets, Deposits, or Capital Funds at End of Years Indicated)

Deposits	Under $5,000,000		$ 5,000,000 to 10,000,000		$10,000,000 to 25,000,000		$25,000,000 to 50,000,000		Over $50,000,000		Average for South Carolina State Banks	
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982
Number of Banks	5	4	12	12	24	16	15	17	9	10	65	59
INCOME:												
Interest and fees on loans to loans	13.06	13.91	15.30	15.72	14.99	14.72	14.48	14.67	14.49	13.81	14.55	14.03
Interest and dividends on investments to investments	10.14	12.21	10.10	10.05	8.94	9.89	8.53	9.87	9.53	7.68	9.29	8.32
Exchange, fees, and service charges to total assets	.68	.68	.70	.73	.75	.57	.90	.97	1.12	1.08	1.03	1.02
Other operating income to total assets	.07	.02	.10	.14	.06	.08	.11	.14	.49	.65	.36	.52
Total operating income to total assets	11.10	12.44	12.31	12.32	11.48	11.73	11.63	12.25	12.26	11.62	12.07	11.74
Securities gains, Gross, to securities	.....	.04	.04	.07	.01	.06	.07	.09	.....	.06	.02	.07
Other income to total assets	.....	.07	.01	.16	.03	.20	.31	.03	.07	.06	.10	.07
Total income to total assets	11.10	12.53	12.34	12.52	11.52	11.96	11.97	12.31	12.34	11.70	12.17	11.83
EXPENSES:												
Salaries and employee benefits to total deposits	3.67	3.65	3.01	3.00	2.40	2.22	2.67	2.59	3.08	2.89	2.93	2.80
Interest on deposits to time and savings deposits	8.02	8.40	8.20	9.03	9.19	9.23	9.19	9.22	9.48	7.42	9.35	7.87
Occupancy expense of bank premises, Net including equipment, to total assets	.68	.66	.57	.56	.52	.53	.62	.68	.79	.86	.73	.80
Provision for possible loan losses to loans	.54	.30	.39	.51	.54	.61	.64	.85	.45	.58	.49	.62
Other operating expenses to total assets	1.59	1.42	1.14	1.39	1.14	1.03	1.22	1.25	1.54	1.53	1.43	1.45
Total operating expenses to total assets	8.82	9.10	9.19	10.23	9.71	9.95	9.72	10.56	11.08	10.51	10.64	10.46
Securities losses, Gross, to securities	.08	.....	.37	.24	.16	.16	.28	.40	1.30	.71	.90	.59
Other expenses to total assets	.08	.15	.02	.33	.05	.08	.....	.02	.13	.....	.10	.02
Expenses before income taxes and dividends to total assets	8.92	9.25	9.36	10.67	9.83	10.11	9.82	10.73	11.59	10.74	11.03	10.69
Net income before income taxes and dividends to total assets	2.17	3.28	2.98	1.85	1.68	1.85	2.14	1.58	.75	.96	1.15	1.15
Cash dividends to capital stock	4.21	9.43	25.89	9.19	13.21	15.00	13.56	12.10	14.32	16.55	14.30	15.32
Cash dividends to capital funds	.91	1.06	4.66	1.76	2.48	2.84	3.32	3.00	4.37	4.52	3.84	3.90
Net profit to total assets	1.40	2.18	1.74	1.21	1.02	1.11	1.33	1.01	.45	.63	.70	.74
Net profit to capital funds	7.49	11.67	11.80	9.00	9.67	10.26	11.65	9.56	6.18	9.33	8.09	9.48

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983
(Stated in thousands of dollars)

Date of Charter	The Farmers and Merchants Bank Aiken Oct. 5, 1906	Carolina Commercial Bank Allendale Jan. 8, 1935	Andrews Bank and Trust Company Andrews Dec. 18, 1924
ASSETS:			
Cash and due from depository institutions	$ 12,712	$ 1,073	$ 4,895
U. S. Treasury securities	9,111	2,656	13,031
Obligations of other U. S. Government agencies and corporations	23,711	4,048	7,144
Obligations of States and political subdivisions in the United States	30,106	1,320	6,193
All other securities	.....	50	.....
Federal funds sold and securities purchased under agreements to resell	11,300	650	1,600
Loans, Net of unearned income and reserve for losses*	44,118	4,480	24,750
Bank premises, furniture and fixtures, and other assets representing bank premises	3,838	302	624
Real estate owned other than bank premises	292	.....	77
All other assets	2,700	302	1,266
Total Assets	$137,888	$14,881	$59,580
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 31,363	$ 1,681	$12,037
Time and savings deposits of individuals, partnerships, and corporations	79,914	9,442	40,221
Deposits of United States Government	498	17	.....
Deposits of States and political subdivisions in the United States	6,867	1,262	1,502
All other deposits	.....	.....	3
Certified and officers' checks	1,872	167	336
Total Deposits	$120,514	$12,569	$54,099
Federal funds purchased and securities sold under agreements to repurchase	1,050	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	2,556	.....	.....
Mortgage indebtedness and liability for capitalized leases	73	.....	27
Other liabilities	798	164	662
Subordinated notes and debentures	133	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,751	400	1,000
Surplus	8,550	1,200	2,000
Undivided profits and reserve for contingencies and other capital reserves	2,463	548	1,792
Total Liabilities	$137,888	$14,881	$59,580
*Reserve for possible loan losses	$473	$67	$416

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Beaufort Beaufort Mar. 29, 1960	Capital Bank and Trust Belton Jan. 5, 1959	The Bank of Bethune Bethune Jan. 2, 1959
ASSETS:			
Cash and due from depository institutions	$ 11,291	$ 4,259	$ 362
U. S. Treasury securities	19,457	4,136	849
Obligations of other U. S. Government agencies and corporations	2,000	5,489	1,900
Obligations of States and political subdivisions in the United States	17,827	3,894	.....
All other securities	.....	.....	5
Federal funds sold and securities purchased under agreements to resell	3,825	1,525	50
Loans, Net of unearned income and reserve for losses*	70,908	25,113	1,888
Bank premises, furniture and fixtures, and other assets representing bank premises	4,595	2,157	76
Real estate owned other than bank premises	401	420	.....
All other assets	3,311	1,084	155
Total Assets	$133,615	$51,077	$5,285
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 28,344	$ 8,889	$ 956
Time and savings deposits of individuals, partnerships, and corporations	86,216	31,935	3,434
Deposits of United States Government	47	10	1
Deposits of States and political subdivisions in the United States	3,611	4,650	201
All other deposits	.....	.....	9
Certified and officers' checks	1,049	87	37
Total Deposits	$119,267	$45,571	$4,638
Federal funds purchased and securities sold under agreements to repurchase	1,558	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,726	1,172	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	994	479	30
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,552	990	78
Surplus	7,720	2,300	150
Undivided profits and reserve for contingencies and other capital reserves	798	565	389
Total Liabilities	$133,615	$51,077	$5,285
*Reserve for possible loan losses	$246	$277	$23

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Peoples Bank Bishopville Oct. 6, 1903	Chesnee State Bank Chesnee Aug. 30, 1932	M. S. Bailey & Son, Bankers Clinton Feb. 1, 1886
ASSETS:			
Cash and due from depository institutions	$ 855	$ 996	$ 3,106
U. S. Treasury securities	2,070	1,687	11,275
Obligations of other U. S. Government agencies and corporations	1,450	2,500	16,747
Obligations of States and political subdivisions in the United States	784	2,677	5,189
All other securities	36	.....	.....
Federal funds sold and securities purchased under agreements to resell	.....	.....	3,775
Loans, Net of unearned income and reserve for losses*	4,153	4,933	16,681
Bank premises, furniture and fixtures, and other assets representing bank premises	368	120	1,773
Real estate owned other than bank premises	45	.....	.....
All other assets	256	3	1,262
Total Assets	$10,017	$12,916	$59,808
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,676	$ 3,002	$ 9,198
Time and savings deposits of individuals, partnerships, and corporations	5,126	7,156	41,137
Deposits of United States Government	2	6	15
Deposits of States and political subdivisions in the United States	790	431	2,507
All other deposits	.....	.....	.....
Certified and officers' checks	8	75	124
Total Deposits	$ 8,602	$10,670	$52,984
Federal funds purchased and securities sold under agreements to repurchase	.....	150	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	69	.....	1,289
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	250	600	1,000
Surplus	950	300	3,250
Undivided profits and reserve for contingencies and other capital reserves	146	1,196	1,285
Total Liabilities	$10,017	$12,916	$59,808
*Reserve for possible loan losses	$67	$11	$174

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bankers Trust of South Carolina Columbia Dec. 24, 1886	First-Citizens Bank and Trust Company of South Carolina Columbia Jan. 15, 1936	First Palmetto State Bank and Trust Company Columbia Jan. 4, 1971
ASSETS:			
Cash and due from depository institutions	$ 128,783	$ 25,744	$ 8,133
U. S. Treasury securities	121,232	167,616	250
Obligations of other U. S. Government agencies and corporations	10,496	2,986	1,101
Obligations of States and political subdivisions in the United States	248,123	39,668	3,375
All other securities	1,297	494	.....
Federal funds sold and securities purchased under agreements to resell	167,839	14,000	1,195
Loans, Net of unearned income and reserve for losses*	702,651	169,065	21,658
Bank premises, furniture and fixtures, and other assets representing bank premises	37,016	14,937	1,779
Real estate owned other than bank premises	2,287	113	194
All other assets	118,134	11,352	851
Total Assets	$1,537,858	$445,975	$38,536
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 319,694	$ 94,238	$10,384
Time and savings deposits of individuals, partnerships, and corporations	803,535	270,910	17,732
Deposits of United States Government	1,625	928	31
Deposits of States and political subdivisions in the United States	58,655	25,948	3,887
All other deposits	26,225	60	10
Certified and officers' checks	17,634	3,338	468
Total Deposits	$1,227,368	$395,422	$32,512
Federal funds purchased and securities sold under agreements to repurchase	146,826	4,415	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	38,171	2,112	1,753
Mortgage indebtedness and liability for capitalized leases	330	125	.....
Other liabilities	28,493	11,169	295
Subordinated notes and debentures	14,000	7,100	.....
Preferred stock	5,094	.....	.....
Common stock	31,059	4,328	1,906
Surplus	22,559	15,810	1,100
Undivided profits and reserve for contingencies and other capital reserves	23,958	5,494	970
Total Liabilities	$1,537,858	$445,975	$38,536
*Reserve for possible loan losses	$9,601	$1,922	$229

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Victory Savings Bank, Columbia July 8, 1921	Enterprise Bank of South Carolina Ehrhardt Jan. 13, 1920	The Bank of Elloree Elloree Dec. 27, 1934
ASSETS:			
Cash and due from depository institutions	$ 649	$ 943	$ 1,118
U. S. Treasury securities	1,417	950	1,972
Obligations of other U. S. Government agencies and corporations	2,088	3,350	4,703
Obligations of States and political subdivisions in the United States	303	5,110	1,358
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,225	875	2,750
Loans, Net of unearned income and reserve for losses*	4,899	9,799	7,387
Bank premises, furniture and fixtures, and other assets representing bank premises	55	607	166
Real estate owned other than bank premises	5	45	66
All other assets	217	397	451
Total Assets	$10,858	$22,076	$19,971
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 1,301	$ 2,886	$ 2,828
Time and savings deposits of individuals, partnerships, and corporations	5,259	12,940	13,193
Deposits of United States Government	789	1	41
Deposits of States and political subdivisions in the United States	2,243	2,115	727
All other deposits	300	.....	.....
Certified and officers' checks	60	226	67
Total Deposits	$ 9,952	$18,168	$16,856
Federal funds purchased and securities sold under agreements to repurchase	.....	168	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	17	.....
Other liabilities	102	438	456
Subordinated notes and debentures	74	.....	.....
Preferred stock	.....	.....	.....
Common stock	149	513	300
Surplus	272	2,250	1,300
Undivided profits and reserve for contingencies and other capital reserves	309	522	1,059
Total Liabilities	$10,858	$22,076	$19,971
*Reserve for possible loan losses	$57	$42	$91

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Exchange Bank Estill Mar. 22, 1934	Allendale County Bank Fairfax May 30, 1933	Bank of Gaffney Gaffney Jan. 15, 1955
ASSETS:			
Cash and due from depository institutions	$ 1,060	$ 1,240	$ 3,547
U. S. Treasury securities	5,685	699	2,483
Obligations of other U. S. Government agencies and corporations	2,298	2,399	5,241
Obligations of States and political subdivisions in the United States	2,277	1,225	2,788
All other securities	66	.....	.....
Federal funds sold and securities purchased under agreements to resell	800	1,000	4,625
Loans, Net of unearned income and reserve for losses*	6,973	8,672	9,426
Bank premises, furniture and fixtures, and other assets representing bank premises	135	344	483
Real estate owned other than bank premises	.....	66	51
All other assets	363	436	492
Total Assets	$19,657	$16,081	$29,136
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,972	$ 2,041	$ 4,359
Time and savings deposits of individuals, partnerships, and corporations	12,564	12,230	18,476
Deposits of United States Government	7	7	25
Deposits of States and political subdivisions in the United States	975	481	2,988
All other deposits	.....	.....	.....
Certified and officers' checks	289	57	107
Total Deposits	$16,807	$14,816	$25,955
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	50
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	310	141	472
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	200	200	600
Surplus	1,400	825	1,500
Undivided profits and reserve for contingencies and other capital reserves	940	99	559
Total Liabilities	$19,657	$16,081	$29,136
*Reserve for possible loan losses	$82	$76	$120

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Greeleyville Greeleyville April 3, 1935	Community Bank Greenville Feb. 21, 1973	Southern Bank and Trust Company Greenville June 1, 1961
ASSETS:			
Cash and due from depository institutions	$ 550	$ 14,587	$ 61,945
U. S. Treasury securities	500	4,332	135,054
Obligations of other U. S. Government agencies and corporations	1,383	9,824	40,933
Obligations of States and political subdivisions in the United States	.....	11,027	129,674
All other securities	.....	.....	125
Federal funds sold and securities purchased under agreements to resell	200	4,400	48,380
Loans, Net of unearned income and reserve for losses*	3,438	76,890	357,099
Bank premises, furniture and fixtures, and other assets representing bank premises	151	3,670	27,206
Real estate owned other than bank premises	50	.....	1,020
All other assets	158	1,521	19,490
Total Assets	$6,430	$126,251	$820,926
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 654	$ 26,043	$161,010
Time and savings deposits of individuals, partnerships, and corporations	4,844	64,638	536,236
Deposits of United States Government	40	119	1,337
Deposits of States and political subdivisions in the United States	302	16,767	40,533
All other deposits	.....	.....	16
Certified and officers' checks	20	2,434	4,676
Total Deposits	$5,860	$110,001	$743,808
Federal funds purchased and securities sold under agreements to repurchase	.....	2,775	22,438
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	1,530	.....
Mortgage indebtedness and liability for capitalized leases	.....	866	1,011
Other liabilities	73	1,088	2,268
Subordinated notes and debentures	.....	.....	127
Preferred stock	.....	.....	.....
Common stock	150	4,828	4,559
Surplus	250	2,993	38,591
Undivided profits and reserve for contingencies and other capital reserves	97	2,170	8,124
Total Liabilities	$6,430	$126,251	$820,926
*Reserve for possible loan losses	$28	$1,000	$4,560

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The County Bank Greenwood June 2, 1933	Bank of Greer Greer Jan. 31, 1925	Palmetto State Bank Hampton June 22, 1907
ASSETS:			
Cash and due from depository institutions	$ 6,423	$ 5,157	$ 1,434
U. S. Treasury securities	5,209	9,620	4,717
Obligations of other U. S. Government agencies and corporations	3,524	17,999	6,515
Obligations of States and political subdivisions in the United States	10,590	13,719	1,691
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	300	5,000	300
Loans, Net of unearned income and reserve for losses*	24,239	44,432	7,461
Bank premises, furniture and fixtures, and other assets representing bank premises	2,263	3,724	622
Real estate owned other than bank premises	.....	369	.....
All other assets	1,005	1,595	448
Total Assets	$53,553	$101,615	$23,188
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$17,599	$ 18,415	$ 2,461
Time and savings deposits of individuals, partnerships, and corporations	24,779	68,489	15,797
Deposits of United States Government	72	5	5
Deposits of States and political subdivisions in the United States	2,980	3,030	2,408
All other deposits	.....	.....	100
Certified and officers' checks	187	114	126
Total Deposits	$45,617	$ 90,053	$20,897
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	300
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	1,175	956	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	672	1,063	309
Subordinated notes and debentures	.....	.....	100
Preferred stock	.....	.....	.....
Common stock	1,500	1,969	200
Surplus	3,000	4,406	800
Undivided profits and reserve for contingencies and other capital reserves	1,589	3,168	582
Total Liabilities	$53,553	$101,615	$23,188
*Reserve for possible loan losses	$231	$482	$67

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Hartsville Hartsville Nov. 23, 1903	The Bank of Heath Springs Heath Springs Feb. 26, 1936	Anderson State Bank, Inc. Hemingway Nov. 10, 1934
ASSETS:			
Cash and due from depository institutions	$ 4,167	$ 845	$ 3,242
U. S. Treasury securities	10,817	100	3,268
Obligations of other U. S. Government agencies and corporations	1,000	550	2,998
Obligations of States and political subdivisions in the United States	5,799	763	5,785
All other securities	100	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,075	1,700	.....
Loans, Net of unearned income and reserve for losses*	14,235	2,235	23,592
Bank premises, furniture and fixtures, and other assets representing bank premises	747	40	837
Real estate owned other than bank premises	.....	27	22
All other assets	592	7	1,059
Total Assets	$38,532	$6,267	$40,803
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$10,788	$2,262	$ 4,574
Time and savings deposits of individuals, partnerships, and corporations	21,738	1,970	31,052
Deposits of United States Government	26	5	2
Deposits of States and political subdivisions in the United States	1,301	136	585
All other deposits	.....	.....	3
Certified and officers' checks	219	5	277
Total Deposits	$34,072	$4,378	$36,493
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	460
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	171	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	361	31	341
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	1,318	50	600
Surplus	2,018	1,000	1,800
Undivided profits and reserve for contingencies and other capital reserves	763	637	1,109
Total Liabilities	$38,532	$6,267	$40,803
*Reserve for possible loan losses	$234	$19	$210

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Hodges Hodges Jan. 2, 1904	Farmers and Merchants Bank of South Carolina Holly Hill Nov. 8, 1912	The Commercial Bank Honea Path May 9, 1934
ASSETS:			
Cash and due from depository institutions	$ 785	$ 2,174	$ 1,990
U. S. Treasury securities	3,104	1,897	4,498
Obligations of other U. S. Government agencies and corporations	300	2,900	5,451
Obligations of States and political subdivisions in the United States	1,088	5,881	6,192
All other securities	1	.....	.....
Federal funds sold and securities purchased under agreements to resell	100	7,400	1,425
Loans, Net of unearned income and reserve for losses*	4,722	16,189	10,625
Bank premises, furniture and fixtures, and other assets representing bank premises	412	1,168	237
Real estate owned other than bank premises	.....	3	20
All other assets	249	728	551
Total Assets	$10,761	$38,340	$30,989
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 1,102	$ 5,359	$ 4,799
Time and savings deposits of individuals, partnerships, and corporations	7,943	27,191	21,803
Deposits of United States Government	5	.....	3
Deposits of States and political subdivisions in the United States	554	1,212	450
All other deposits	.....	.....	.....
Certified and officers' checks	.....	159	47
Total Deposits	$ 9,604	$33,921	$ 27,102
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	117	564	395
Subordinated notes and debentures	50	.....	.....
Preferred stock	.....	.....	.....
Common stock	125	1,000	500
Surplus	500	1,400	2,000
Undivided profits and reserve for contingencies and other capital reserves	365	1,455	992
Total Liabilities	$10,761	$38,340	$30,989
*Reserve for possible loan losses	$48	$190	$220

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Peoples Bank of Iva Iva Oct. 4, 1950	Bank of Jefferson Jefferson June 1, 1946	Johnsonville State Bank Johnsonville Oct. 17, 1935
ASSETS:			
Cash and due from depository institutions	$ 1,112	$ 390	$ 781
U. S. Treasury securities	4,055	.....	499
Obligations of other U. S. Government agencies and corporations	3,550	1,450	650
Obligations of States and political subdivisions in the United States	2,487	497	290
All other securities	.....	.....	14
Federal funds sold and securities purchased under agreements to resell	1,200	250	950
Loans, Net of unearned income and reserve for losses*	5,792	2,196	3,429
Bank premises, furniture and fixtures, and other assets representing bank premises	779	27	110
Real estate owned other than bank premises	.....	13	.....
All other assets	267	61	139
Total Assets	$19,242	$ 4,884	$ 6,862
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,010	$ 2,015	$ 1,287
Time and savings deposits of individuals, partnerships, and corporations	12,945	1,684	4,404
Deposits of United States Government	1	2	12
Deposits of States and political subdivisions in the United States	1,880	132	615
All other deposits	.....	.....	18
Certified and officers' checks	.....	36	11
Total Deposits	$16,836	$3,869	$6,347
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	108	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	268	12	127
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	125	200
Surplus	1,200	320	250
Undivided profits and reserve for contingencies and other capital reserves	330	558	(62)
Total Liabilities	$19,242	$ 4,884	$ 6,862
*Reserve for possible loan losses	$89	$26	$50

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Exchange Bank of Kingstree Kingstree July 8, 1932	Lake City State Bank Lake City Aug. 21, 1940	Carolina Bank and Trust Company Lamar Jan. 23, 1936
ASSETS:			
Cash and due from depository institutions	$ 2,444	$ 1,483	$ 2,831
U. S. Treasury securities	4,745	2,198	300
Obligations of other U. S. Government agencies and corporations	5,629	6,775	6,249
Obligations of States and political subdivisions in the United States	7,079	3,807	1,128
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	1,800	1,800	5,200
Loans, Net of unearned income and reserve for losses*	8,663	16,569	16,587
Bank premises, furniture and fixtures, and other assets representing bank premises	557	621	1,145
Real estate owned other than bank premises	.....	.....	.....
All other assets	862	1,108	318
Total Assets	$31,779	$34,361	$33,758
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 7,896	$ 5,007	$ 7,995
Time and savings deposits of individuals, partnerships, and corporations	16,248	23,461	20,744
Deposits of United States Government	7	25	.....
Deposits of States and political subdivisions in the United States	2,965	1,274	1,302
All other deposits	.....	.....	.....
Certified and officers' checks	137	151	212
Total Deposits	$27,253	$29,918	$30,253
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	367	249	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	395	756	495
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	500	397	970
Surplus	2,100	1,487	1,650
Undivided profits and reserve for contingencies and other capital reserves	1,164	1,554	390
Total Liabilities	$31,779	$34,361	$33,758
*Reserve for possible loan losses	$90	$115	$156

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Latta Bank and Trust Company Latta July 26, 1932	Palmetto Bank Laurens Sept.17, 1906	The Lexington State Bank Lexington Mar. 10, 1966
ASSETS:			
Cash and due from depository institutions	$ 759	$12,634	$23,723
U. S. Treasury securities	1,581	8,805	28,161
Obligations of other U. S. Government agencies and corporations	1,873	4,203	15,600
Obligations of States and political subdivisions in the United States	697	9,359	14,991
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	800	7,825	6,800
Loans, Net of unearned income and reserve for losses*	2,569	40,360	65,322
Bank premises, furniture and fixtures, and other assets representing bank premises	178	2,159	3,399
Real estate owned other than bank premises	.....	93	194
All other assets	6	1,568	2,025
Total Assets	$8,463	$87,006	$160,215
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$3,215	$16,655	$21,910
Time and savings deposits of individuals, partnerships, and corporations	4,037	55,342	80,789
Deposits of United States Government	4	135	80
Deposits of States and political subdivisions in the United States	186	5,530	42,884
All other deposits	41	.....	.....
Certified and officers' checks	18	577	951
Total Deposits	$7,501	$78,239	$146,614
Federal funds purchased and securities sold under agreements to repurchase	.....	2,042	2,322
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	750
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	.....	650	962
Subordinated notes and debentures	.....	.....	350
Preferred stock	.....	.....	.....
Common stock	50	1,000	2,922
Surplus	475	3,500	4,481
Undivided profits and reserve for contingencies and other capital reserves	437	1,575	1,814
Total Liabilities	$8,463	$87,006	$160,215
*Reserve for possible loan losses	$22	$374	$352

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Bank of Clarendon Manning Aug. 31, 1932	The Dorn Banking Company McCormick Dec. 11, 1933	Anderson Brothers Bank Mullins Feb. 14, 1933
ASSETS:			
Cash and due from depository institutions	$ 1,844	$ 1,320	$ 2,094
U. S. Treasury securities	8,197	2,662	2,106
Obligations of other U. S. Government agencies and corporations	5,601	2,762	9,498
Obligations of States and political subdivisions in the United States	2,798	2,523	6,032
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	600	2,300	200
Loans, Net of unearned income and reserve for losses*	11,502	3,350	15,742
Bank premises, furniture and fixtures, and other assets representing bank premises	1,115	26	493
Real estate owned other than bank premises	108	.....	22
All other assets	759	254	1,227
Total Assets	$32,524	$15,197	$37,414
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$5,865	$2,884	$ 6,900
Time and savings deposits of individuals, partnerships, and corporations	20,049	6,010	24,558
Deposits of United States Government	19	10	3
Deposits of States and political subdivisions in the United States	1,469	2,734	385
All other deposits	.....	.....	.....
Certified and officers' checks	131	44	117
Total Deposits	$27,533	$11,682	$31,963
Federal funds purchased and securities sold under agreements to repurchase	300	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	444	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	842	205	430
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	600	100	1,000
Surplus	2,100	1,000	2,000
Undivided profits and reserve for contingencies and other capital reserves	705	2,210	2,021
Total Liabilities	$32,524	$15,197	$37,414
*Reserve for possible loan losses	$106	$68	$171

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Anchor Bank of Myrtle Beach Inc. Myrtle Beach Mar. 6, 1974	The Citizens Bank Olanta Feb. 18, 1943	Pamplico Bank and Trust Company Pamplico July 27, 1933
ASSETS:			
Cash and due from depository institutions	$ 4,460	1,327	$ 770
U. S. Treasury securities	4,679	1,800	849
Obligations of other U. S. Government agencies and corporations	5,922	2,200	1,200
Obligations of States and political subdivisions in the United States	1,942	4,769	855
All other securities	.....	.....	27
Federal funds sold and securities purchased under agreements to resell	3,100	.....	1,350
Loans, Net of unearned income and reserve for losses*	24,222	15,653	3,615
Bank premises, furniture and fixtures, and other assets representing bank premises	2,128	492	221
Real estate owned other than bank premises	17	.....	.....
All other assets	1,907	992	249
Total Assets	$48,377	$27,233	$9,136
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$15,899	$ 3,041	$ 1,708
Time and savings deposits of individuals, partnerships, and corporations	21,712	14,991	4,484
Deposits of United States Government	1	19	42
Deposits of States and political subdivisions in the United States	3,492	2,511	1,297
All other deposits	.....	.....	346
Certified and officers' checks	400	137	8
Total Deposits	$41,504	$20,699	$7,885
Federal funds purchased and securities sold under agreements to repurchase	98	700	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	568	1,997	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	717	316	195
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	2,822	450	200
Surplus	2,000	1,550	700
Undivided profits and reserve for contingencies and other capital reserves	668	1,521	156
Total Liabilities	$48,377	$27,233	$9,136
*Reserve for possible loan losses	$311	$138	$47

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Ridgeway Ridgeway Dec. 22, 1898	Bank of Summerton Summerton Jan. 4, 1940	Waccamaw State Bank Surfside Beach Sept. 12, 1980
ASSETS:			
Cash and due from depository institutions	$ 476	$ 343	$ 786
U. S. Treasury securities	2,015	1,072	3,080
Obligations of other U. S. Government agencies and corporations	1,100	1,753	.....
Obligations of States and political subdivisions in the United States	1,382	58	1,600
All other securities	.....	15	.....
Federal funds sold and securities purchased under agreements to resell	525	.....	450
Loans, Net of unearned income and reserve for losses*	2,610	985	4,621
Bank premises, furniture and fixtures, and other assets representing bank premises	110	162	535
Real estate owned other than bank premises	.....	10	.....
All other assets	33	1	175
Total Assets	$8,251	$4,399	$11,247
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$1,672	$1,288	$ 2,640
Time and savings deposits of individuals, partnerships, and corporations	5,299	1,954	6,764
Deposits of United States Government	1	20	.....
Deposits of States and political subdivisions in the United States	210	620	446
All other deposits	.....	.....	.....
Certified and officers' checks	44	27	8
Total Deposits	$7,226	$3,909	$ 9,858
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	100
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	32	13	125
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	200	150	500
Surplus	300	150	500
Undivided profits and reserve for contingencies and other capital reserves	493	177	164
Total Liabilities	$8,251	$4,399	$11,247
*Reserve for possible loan losses	.....	.....	$47

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Pee Dee State Bank Timmonsville July 12, 1932	Bank of Travelers Rest Travelers Rest Feb. 23, 1946	Arthur State Bank Union Mar. 16, 1935
ASSETS:			
Cash and due from depository institutions	$ 2,290	$ 2,171	$ 3,543
U. S. Treasury securities	3,059	3,100	7,650
Obligations of other U. S. Government agencies and corporations	2,677	6,246	3,770
Obligations of States and political subdivisions in the United States	4,314	1,529	12,239
All other securities	50	.....	.....
Federal funds sold and securities purchased under agreements to resell	750	1,900	.....
Loans, Net of unearned income and reserve for losses*	21,167	10,558	16,096
Bank premises, furniture and fixtures, and other assets representing bank premises	545	389	1,012
Real estate owned other than bank premises	104	.....	56
All other assets	1,023	428	150
Total Assets	$35,979	$26,321	$44,516
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 8,172	$ 3,683	$11,043
Time and savings deposits of individuals, partnerships, and corporations	21,894	17,380	20,738
Deposits of United States Government	13	14	38
Deposits of States and political subdivisions in the United States	1,259	2,278	3,033
All other deposits	.....	.....	.....
Certified and officers' checks	292	435	156
Total Deposits	$31,630	$23,790	$35,008
Federal funds purchased and securities sold under agreements to repurchase	13	.....	500
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	77	170	336
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	744	455	40
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	315	271	1,800
Surplus	890	910	900
Undivided profits and reserve for contingencies and other capital reserves	2,310	725	5,932
Total Liabilities	$35,979	$26,321	$44,516
*Reserve for possible loan losses	$220	$79	$94

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	The Hampton County Bank Varnville Mar. 30, 1932	Blue Ridge Bank of Walhalla Walhalla June 15, 1957	Farmers & Merchants Bank Walterboro Mar. 14, 1902
ASSETS:			
Cash and due from depository institutions	$ 1,741	$ 1,631	$ 4,418
U. S. Treasury securities	5,345	3,103	9,228
Obligations of other U. S. Government agencies and corporations	4,769	5,288	9,656
Obligations of States and political subdivisions in the United States	3,103	60	4,807
All other securities	.....	.....	.....
Federal funds sold and securities purchased under agreements to resell	3,075	1,400	400
Loans, Net of unearned income and reserve for losses*	14,171	6,907	29,680
Bank premises, furniture and fixtures, and other assets representing bank premises	598	185	3,675
Real estate owned other than bank premises	.....	.....	15
All other assets	681	446	1,398
Total Assets	$33,483	$19,020	$63,277
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 4,190	$ 6,540	$11,345
Time and savings deposits of individuals, partnerships, and corporations	25,640	9,837	41,376
Deposits of United States Government	24	17	64
Deposits of States and political subdivisions in the United States	1,416	392	3,052
All other deposits	.....	.....	.....
Certified and officers' checks	108	48	282
Total Deposits	$31,378	$16,834	$56,119
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	.....	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	276	295	1,646
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	280	600	1,375
Surplus	1,020	600	3,700
Undivided profits and reserve for contingencies and other capital reserves	529	691	437
Total Liabilities	$33,483	$19,020	$63,277
*Reserve for possible loan losses	$46	$78	$500

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of Westminster Westminster May 18, 1935	Bank of Fairfield Winnsboro Jan. 3, 1906	Woodruff State Bank Woodruff Feb. 9, 1934
ASSETS:			
Cash and due from depository institutions	$ 521	$ 1,587	$ 2,136
U. S. Treasury securities	3,295	2,496	3,168
Obligations of other U. S. Government agencies and corporations	1,800	6,199	2,700
Obligations of States and political subdivisions in the United States	898	4,678	3,451
All other securities	6	.....	.....
Federal funds sold and securities purchased under agreements to resell	200	300	600
Loans, Net of unearned income and reserve for losses*	3,381	6,791	6,134
Bank premises, furniture and fixtures, and other assets representing bank premises	151	355	102
Real estate owned other than bank premises	38	.....	16
All other assets	71	444	159
Total Assets	$10,361	$22,850	$18,466
LIABILITIES:			
Demand deposits of individuals, partnerships, and corporations	$ 2,753	$ 2,795	$ 5,118
Time and savings deposits of individuals, partnerships, and corporations	5,344	15,484	9,724
Deposits of United States Government	68	18	3
Deposits of States and political subdivisions in the United States	397	1,536	669
All other deposits	.....	.....	.....
Certified and officers' checks	49	109	37
Total Deposits	$ 8,611	$19,942	$15,551
Federal funds purchased and securities sold under agreements to repurchase	.....	.....	.....
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	.....	154	.....
Mortgage indebtedness and liability for capitalized leases	.....	.....	.....
Other liabilities	29	499	126
Subordinated notes and debentures	.....	.....	.....
Preferred stock	.....	.....	.....
Common stock	300	406	800
Surplus	700	1,218	500
Undivided profits and reserve for contingencies and other capital reserves	721	631	1,489
Total Liabilities	$10,361	$22,850	$18,466
*Reserve for possible loan losses	$38	$98	$44

CONDITION STATEMENTS OF SOUTH CAROLINA STATE BANKS
JUNE 30, 1983 — Continued
(Stated in thousands of dollars)

Date of Charter	Bank of York York Apr. 10, 1935
ASSETS:	
Cash and due from depository institutions	$ 1,741
U. S. Treasury securities	3,447
Obligations of other U. S. Government agencies and corporations	2,001
Obligations of States and political subdivisions in the United States	3,796
All other securities	.....
Federal funds sold and securities purchased under agreements to resell	4,780
Loans, Net of unearned income and reserve for losses*	12,204
Bank premises, furniture and fixtures, and other assets representing bank premises	515
Real estate owned other than bank premises	.....
All other assets	511
Total Assets	$28,995
LIABILITIES:	
Demand deposits of individuals, partnerships, and corporations	$ 5,478
Time and savings deposits of individuals, partnerships, and corporations	18,320
Deposits of United States Government	22
Deposits of States and political subdivisions in the United States	967
All other deposits	.....
Certified and officers' checks	171
Total Deposits	$24,958
Federal funds purchased and securities sold under agreements to repurchase	404
Interest-bearing demand notes issued to the U. S. Treasury and other liabilities for borrowed money	276
Mortgage indebtedness and liability for capitalized leases	.....
Other liabilities	111
Subordinated notes and debentures	.....
Preferred stock	.....
Common stock	330
Surplus	1,300
Undivided profits and reserve for contingencies and other capital reserves	1,616
Total Liabilities	$28,995

*Reserve for possible loan losses $217

SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS
JUNE 30, 1983

Location	Name of Association	Officer in Charge	Branches
Abbeville	Abbeville Savings & Loan Association	James C. Rauton, Secy.-Treas.	
Camden	Palmetto State Savings Bank of South Carolina	Guy S. Hutchins, Jr., Pres.	6
Chester	The Spratt Savings & Loan Association	Robert J. Shannon, Ex. V. P.	2
Columbia	*Perpetual Building & Loan Association	Everett A. Knight, Pres.	
Greenwood	Greenwood Savings & Loan Association	Jack Lawrence, Pres.	2
Greenwood	Mutual Savings & Loan Association of Greenwood	Lynn W. Hodge, Pres.	1
Greer	Citizens Building & Loan Association	Maurice T. Belue, Pres.	
Hartsville	Mutual Savings & Loan Association	T. W. Crouch, Pres.	2
Pickens	Pickens Savings & Loan Association	Charlie D. Grant, Ex. V. P.	
Seneca	Oconee Savings & Loan Association	T. R. Evatt, Pres.	2
Spartanburg	First State Savings & Loan Association	John Easterling, Jr., Pres.	3

* Inactive charter.

CHANGES IN SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS DURING FISCAL YEAR 1982-83

A. Conversions:

On October 7, 1982, Home Savings and Loan Association, Bamberg, converted to a federal charter.

B. New Associations:

None

C. Mergers:

On July 30, 1982, Standard Savings and Loan Association, Lancaster, merged into First Federal Savings and Loan Association, Greenville.

On August 23, 1982, Anderson Savings and Loan Association, Anderson, merged into Security Federal Savings and Loan Association, Columbia.

On August 31, 1982, Chester Savings and Loan Association, Chester, merged into First Federal Savings and Loan Association, Greenville.

On October 18, 1982, Marlboro Savings and Loan Association, Bennettsville, merged into Security Federal Savings and Loan Association, Columbia.

On December 13, 1982, Lake City Savings and Loan Association, Lake City, merged into Security Federal Savings and Loan Association, Columbia.

D. Branches:

On May 23, 1983, Palmetto State Savings Bank of South Carolina, Camden, opened an in-town branch at 2537 N. Broad Street.

E. Other Changes:

On December 14, 1982, Greenwood Savings and Loan Association, Greenwood, relocated its Ninety Six branch from 110 Main Street to the corner of Lipscomb Avenue and North Cambridge Street.

On May 4, 1983, Palmetto State Savings and Loan Association, Camden, changed its name to "Palmetto State Savings Bank of South Carolina."

COMPARATIVE STATEMENT OF CONDITION OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS

	June 30, 1980 29 Savings & Loan Associations 52 Branches	June 30, 1981 25 Savings & Loan Associations 36 Branches	June 30, 1982 17 Savings & Loan Associations 19 Branches	June 30, 1983 11 Savings & Loan Associations 18 Branches
ASSETS:				
Mortgage loans	$1,364,276,890	$1,048,591,086	$600,306,388	$488,560,471
Share loans	36,936,239	37,950,680	10,648,520	6,347,063
Other loans	42,107,898	26,525,413	23,148,030	22,518,774
Real estate owned	2,851,773	2,480,278	2,553,618	1,822,244
Real estate sold on contract	291,034	246,359	328,492	227,861
Cash	10,858,251	10,196,090	7,065,846	10,618,985
Investments	122,372,954	102,586,011	65,678,077	61,679,814
Office buildings	21,200,694	12,482,588	7,115,604	6,083,675
Furniture and fixtures	4,129,160	2,260,147	817,799	583,773
Other assets	12,994,509	11,425,169	10,312,198	5,564,028
Total Assets	$1,618,019,402	$1,254,743,821	$727,974,572	$604,006,688
LIABILITIES:				
Savings	$1,408,906,070	$1,103,702,766	$649,824,552	$550,551,288
Borrowed money	74,049,557	52,773,695	26,443,936	10,250,000
Loans in process	17,202,024	15,520,843	2,952,448	6,157,081
Other liabilities	29,363,060	19,553,735	11,312,454	7,288,148
Reserves, undivided profits and net current income	88,498,691	63,192,782	37,441,182	29,760,171
Total Liabilities	$1,618,019,402	$1,254,743,821	$727,974,572	$604,006,688

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1983

Date of Charter	Abbeville S. & L. Assn. Abbeville June 18, 1907	Palmetto State Savings Bank of South Carolina Camden Sept. 21, 1904	The Spratt S. & L. Assn. Chester Feb. 23, 1892
ASSETS:			
Mortgage loans	$20,104,292	$59,065,367	$41,351,001
Share loans	99,982	1,366,915	654,278
All other loans	387	1,327,918	40,460
Real estate owned	153,352	135,587	30,414
Real estate sold on contract	.....	.....	.....
Stock in FHLB	167,700	568,600	384,700
Cash on hand and in banks	302,682	2,462,839	995,180
Investments (U. S. Govt.)	.....	724,062	9,478,044
Other investments	3,537,987	682,834	.....
Office building	140,970	1,200,285	296,685
Furniture and fixtures	20,244	99,650	12,322
Other assets	401,412	2,125,986	61,263
Total Assets	$24,929,008	$69,760,043	$53,304,347
LIABILITIES:			
Savings passbook	$ 6,681,480	$ 9,998,401	$ 9,521,903
Savings certificates	16,348,155	50,267,622	40,729,386
Savings full paid	.....	.....	.....
Advances from FHLB	.....	4,800,000	.....
Other borrowed money	.....	.....	.....
Loans in process	277,501	1,709,206	150,231
Other liabilities	121,165	925,345	741,946
Federal insurance reserve	1,107,788	1,871,985	1,406,291
Reserve for contingencies	.....	91,000	.....
Other reserves	.....	.....	.....
Undivided profits	392,919	96,484	754,590
Total Liabilities	$24,929,008	$69,760,043	$53,304,347

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1983 — Continued

Date of Charter	Perpetual B. & L. Assn. Columbia May 13, 1914	Greenwood S. & L. Assn. Greenwood May 7, 1921	Mutual S. & L. Assn. of Greenwood Greenwood Apr. 25, 1924
ASSETS:			
Mortgage loans	$.....	$ 91,476,848	$60,406,703
Share loans	.....	735,206	366,574
All other loans	.....	3,314,792	1,506,953
Real estate owned	.....	451,381	202,465
Real estate sold on contract	.....	.....	.....
Stock in FHLB	.....	695,100	548,600
Cash on hand and in banks	100	4,173,323	262,956
Investments (U. S. Govt.)	.....	4,800,000	2,085,784
Other investments	.....	23,973	9,614,550
Office building	.....	1,509,720	1,124,360
Furniture and fixtures	.....	71,291	75,915
Other assets	.....	833,554	257,524
Total Assets	$ 100	$108,085,188	$76,452,384
LIABILITIES:			
Savings passbook	$ 50	$ 13,336,766	$19,778,226
Savings certificates	.....	84,000,349	48,770,310
Savings full paid	.....	.....	.....
Advances from FHLB	.....	1,000,000	1,110,000
Other borrowed money	.....	.....	.....
Loans in process	.....	531,265	583,123
Other liabilities	.....	2,118,294	1,128,865
Federal insurance reserve	.....	3,658,563	2,891,979
Reserve for contingencies	.....	.....	.....
Other reserves	50	2,762,223	.....
Undivided profits	.....	677,728	2,189,881
Total Liabilities	$ 100	$108,085,188	$76,452,384

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1983 — Continued

Date of Charter	Citizens B. & L. Assn. Greer May 7, 1907	Mutual S. & L. Assn. Hartsville Mar. 31, 1936	Pickens S. & L. Assn. Pickens May 5, 1920
ASSETS:			
Mortgage loans	$14,414,377	$37,049,094	$24,157,748
Share loans	313,852	708,384	500,406
All other loans	.....	443,238	903,232
Real estate owned	45,000	206,025	44,465
Real estate sold on contract	.....	.....	19,279
Stock in FHLB	131,300	374,100	219,200
Cash on hand and in banks	381,364	297,760	102,815
Investments (U. S. Govt.)	648,255	199,750	882,269
Other investments	3,400,000	6,370,694	1,042,031
Office building	48,877	249,348	125,984
Furniture and fixtures	20,553	72,273	37,837
Other assets	40,362	363,098	291,608
Total Assets	$19,443,940	$46,333,764	$28,326,874
LIABILITIES:			
Savings passbook	$ 4,418,438	$ 3,650,665	$ 3,094,784
Savings certificates	12,979,256	39,875,376	23,070,774
Savings full paid	.....	.....	38,900
Advances from FHLB	.....	690,000	1,150,000
Other borrowed money	.....	.....	.....
Loans in process	193,976	391,856	302,943
Other liabilities	101,811	116,311	185,566
Federal insurance reserve	1,004,938	1,478,556	801,110
Reserve for contingencies	.....	100,000	5,000
Other reserves	5,097	31,000	10,171
Undivided profits	740,424	.....	(332,374)
Total Liabilities	$19,443,940	$46,333,764	$28,326,874

CONDITION STATEMENTS OF SOUTH CAROLINA STATE SAVINGS AND LOAN ASSOCIATIONS, JUNE 30, 1983 — Continued

Date of Charter	Oconee S. & L. Assn. Seneca Feb. 14, 1924	First State S. & L. Assn. Spartanburg Jan. 22, 1937
ASSETS:		
Mortgage loans	$78,214,575	$62,320,466
Share loans	610,245	991,221
All other loans	5,671,557	9,310,237
Real estate owned	91,938	461,617
Real estate sold on contract	.....	208,582
Stock in FHLB	716,600	408,100
Cash on hand and in banks	303,759	1,336,207
Investments (U. S. Govt.)	7,716,869	3,328,591
Other investments	2,800,000	130,121
Office building	567,046	820,400
Furniture and fixtures	42,357	131,331
Other assets	782,119	407,102
Total Assets	$97,517,065	$79,853,975
LIABILITIES:		
Savings passbook	$23,609,466	$ 5,285,595
Savings certificates	65,508,103	39,390,123
Savings full paid	.....	30,197,160
Advances from FHLB	.....	1,000,000
Other borrowed money	.....	500,000
Loans in process	1,126,050	890,930
Other liabilities	1,186,358	662,487
Federal insurance reserve	3,153,489	1,891,723
Reserve for contingencies	.....	25,957
Other reserves	.....	10,000
Undivided profits	2,933,599	.....
Total Liabilities	$97,517,065	$79,853,975

SOUTH CAROLINA STATE CREDIT UNIONS
JUNE 30, 1983

Location	Name of Credit Union	Branches
Abbeville	Carolina SCL Credit Union	
Aiken	Savannah River Plant Employee Credit Union	
Anderson	ML&S Employees Credit Union	
Andrews	Oneita Employees Credit Union	
Beech Island	Beech Island Credit Union	
Cayce	S. C. Electric Cooperative Employees Credit Union	
Cayce	S. C. Farm Bureau Credit Union	
Charleston	Charleston City Employees Credit Union	
Charleston	Charleston Postal Cooperative Credit Union	
Columbia	The R. L. Bryan Employees Credit Union	
Columbia	CLECU Credit Union	
Columbia	The Carolina Corporate Credit Union	
Columbia	The Central Credit Union	
Columbia	Columbia Post Office Credit Union	
Columbia	Richland County Employees Credit Union	
Columbia	SCBH Credit Union	
Columbia	South Carolina Methodist Conference Credit Union	
Columbia	S. C. State Employees' Credit Union	3
Columbia	State-Record Employees Credit Union	
Columbia	University of South Carolina System Credit Union	
Florence	Florence SCL Employees Credit Union	
Florence	H. D. Dist. #5 Credit Union	
Florence	Mobile Radio Employees Credit Union	
Florence	NUCOR Employees' Credit Union	
Florence	6th Postal Credit Union	
Gaffney	Oxford Employees Credit Union	
Georgetown	Georgetown Kraft Credit Union	
Greenville	GCC Employees Credit Union	
Greenville	Liberty Corporation Credit Union	
Greenville	N-P Employees Credit Union	
Greenville	S. C. H. D. District #3 Credit Union	
Greenwood	Monsanto Carolina Employees Credit Union	
Hartsville	Sonoco Employees' Credit Union	
Lancaster	Springmaid Credit Union	4
Lugoff	May Plant Credit Union	
Moncks Corner	Santee-Cooper Employees Credit Union	
Orangeburg	ORH Emp. Credit Union	
Rock Hill	Winthrop Credit Union	
Spartanburg	Spartan Undies Employees' Credit Union	
Spartanburg	Spartanburg City Employees Credit Union	
Spartanburg	S. G. H. Credit Union	
Sumter	Sumter City Credit Union	

CHANGES IN SOUTH CAROLINA STATE CREDIT UNIONS DURING FISCAL YEAR 1982-83

A. Conversions:
None

B. New Credit Unions:
On July 22, 1982, The Carolina Corporate Credit Union, Columbia, was chartered and opened for business on September 1, 1982.

C. Mergers:
None

D. Branches:
On June 1, 1983, S. C. State Employees' Credit Union, Columbia, opened a branch in the Market Place Shopping Center, 70 University Parkway, Aiken.

E. Other Changes:
None

FUNERAL HOMES IN SOUTH CAROLINA LICENSED TO SELL PRENEED BURIAL CONTRACTS JUNE 30, 1983

Location	Name of Funeral Home	License Number
Aiken	George Funeral Home, Inc.	3
Anderson	The McDougald Funeral Home, Inc.	12
Belton	Cox Funeral Home, Inc.	42
Camden	Kornegay Funeral Home	26
Charleston	J. Henry Stuhr, Inc., Funeral Chapels	10
Cheraw	Morris Funeral Cottage, Incorporated	48
Chesnee	Forest Lawn Mortuary, Inc.	43
Chesnee	The Johnson Mortuary, Inc.	8
Chester	Barron Funeral Home, Inc.	68
Chesterfield	Miller-Rivers Funeral Home	25
Clinton	Gray Funeral Home, Inc.	54
Clover	M. L. Ford & Sons, Inc.	44
Columbia	Dunbar Funeral Home, Inc.	41
Columbia	Johnson's Funeral Home	52
Columbia	Talbert-Shives Funeral Home	29
Conway	Goldfinch Funeral Home	58
Darlington	Kistler Funeral Home, Inc.	60
Dillon	Blanton Funeral Home, Inc.	27
Easley	Robinson Funeral Home	5
Florence	Waters Funeral Home	49
Fountain Inn	Cannon Funeral Home, Inc.	17
Gaffney	Shuford-Hatcher Funeral Home	66
Georgetown	Mayer Funeral Home	23
Graniteville	Posey's Funeral Home	35
Great Falls	Dantzler-Baker Funeral Home, Inc.	65
Greenville	Jones Funeral Home, Inc., T/A Jones Mortuary	16
Greenville	The Mackey Mortuary, Inc.	15
Greenville	Thomas McAfee Funeral Home, Inc.	7
Greenwood	Harley Funeral Home, Inc.	19
Greer	The Wood Mortuary, Inc.	9
Hampton	Peeples-Rhoden Funeral Home, Inc.	1
Hartsville	Brown-Pennington-Atkins Funeral Home, Inc.	20
Hemingway	Morris Funeral Home, Inc.	50
Inman	Seawright Funeral Home, Inc.	14
Landrum	Petty Funeral Home, Inc.	59
Langley	Posey's Funeral Home	36
Laurens	The Kennedy Mortuary, Inc.	4
Lexington	Caughman-Harman Funeral Home	33
Moncks Corner	Russell Funeral Chapel, Inc.	67
Mullins	Cox-Collins Funeral Home, Inc.	2
Myrtle Beach	Bullard Funeral Home, Inc.	39
North Augusta	Posey's Funeral Home	37
Orangeburg	Bythewood Funeral Home	47
Orangeburg	Dukes-Harley Funeral Home	62
Orangeburg	Thompson Funeral Home, Inc.	32
Pageland	Sutton Funeral Home & Greenlawn Memorial Park, Inc.	56
Pelzer	Gray Mortuary, Inc.	51
Pickens	Dillard Funeral Home	30
Rock Hill	Bass Funeral Home, Inc.	21
Rock Hill	Greene Funeral Home	22
Spartanburg	M. W. Bobo Funeral Chapel	24
Spartanburg	The J. F. Floyd Mortuary, Inc.	6
Summerville	James A. Dyal Funeral Home, Inc.	64
Summerville	Parks Funeral Home, John B. Parks, Jr., DBA	46
Sumter	Bradham-Griffin Funeral Home	63
Sumter	Elmore-Hill Funeral Home	38
Sumter	Shelley-Brunson Funeral Home	40
Timmonsville	Layton-Perry Funeral Home	53
Union	Holcombe Funeral Home	61
Walhalla	Davenport Funeral Home, Inc.	57
Walterboro	Brice W. Herndon and Sons Funeral Home	31
Walterboro	Fred Parker Funeral Home, Inc.	18
West Columbia	Thompson Funeral Home of West Columbia, Inc.	11
Westminster	Sandifer Funeral Home, Inc.	55
Williston	Folk Funeral Home, Inc.	45

CHANGES IN FUNERAL HOME LICENSEES DURING FISCAL YEAR 1982-83

A. Licenses Issued:

On November 22, 1982, license number 66 was issued to Shuford-Hatcher Funeral Home, Gaffney.
On December 14, 1982, license number 67 was issued to Russell Funeral Chapel, Inc., Moncks Corner.
On December 22, 1982, license number 68 was issued to Barron Funeral Home, Inc., Chester.

B. Licenses Cancelled:

On August 23, 1982, license number 28 for Pruitt Funeral Home, Honea Path, was cancelled.

C. Other Changes:

None

ANNUAL REPORT
OF RESTRICTED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1982

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Finance Law for the calendar year 1982, is hereby submitted, in compliance with the terms and provisions of 34-29-100 of the Code of Laws of South Carolina 1976.

As of December 31, 1982, there were 283 Restricted Licensees operating in South Carolina, representing 45% of the total licensed finance companies.

There were also 10 formal hearings held, 17 licenses issued, 10 licenses cancelled and 31 changes of name and/or address effected during the calendar year.

This division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 666 death claims were physically checked by members of this division.

22 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1982, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE B

BALANCE SHEET

ASSETS	
Cash in Office and in Banks	$ 2,730,611.65
Loans Receivable-Consumer Finance Business	53,849,845.30
Real Estate (Less Reserve for Depreciation-Buildings)	529,452.05
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,115,864.00
Deferred Charges	83,004.85
Other Assets:	
(a) Organization or Development Expense	58,538.50
(b) Cost of Financing	7,921.64
(c) Installment Sales Contracts	631,629.22
(d) Miscellaneous Assets	13,772,533.30
TOTAL ASSETS	$72,179,400.51
LIABILITIES AND CAPITAL	
Accounts and Notes Payable:	
(a) Banks	$14,944,305.57
(b) Due to Parent Company or Affiliates	9,749,001.00
(c) Other Short Term Notes and Accounts	4,617,945.13
Bonds	11,076,721.25
Other Liabilities:	
(a) Accrued Expenses	2,192,222.49
(b) Miscellaneous Liabilities	813,782.25
Expense Reserves:	
(a) Expense Reserve for Bad Debts	1,751,115.94
(b) Other Expense Reserves	139,606.99
Deferred Income:	
(a) Unearned Interest and Charges-Consumer Finance Bus.	7,945,118.25
(b) Other Deferred Income	321,780.84
Branch Office Capital	
Net Worth (If Individual or Partnership)	3,797,503.54
Capital Stock: (If Corporation)	
(a) Preferred	156,972.00
(b) Common	2,833,455.50
Appropriated Surplus or Capital Reserves	2,283,133.36
Surplus (Including Undivided Profits)	9,556,736.40
TOTAL LIABILITIES AND CAPITAL	$72,179,400.51

SCHEDULE C

STATEMENT OF INCOME AND EXPENSES

	Amount	Percent
Gross Income Derived from Consumer Finance Business:		
Initial Charges — Net	$ 6,877,795.33	22.63
Maintenance Fees — Net	2,484,563.26	8.17
Delinquency Charges and/or Deferment Charges	1,324,232.57	4.36
Insurance Commissions — Net (Including Refunds)	2,640,773.96	8.69
Finance Charges — Net (Including Refunds)	12,054,154.46	39.67
Collections on Loans Previously Charged Off	263,856.86	0.88
Other Income	4,742,573.64	15.60
Total Gross Income Derived from Consumer Finance Business	$30,387,950.08	100%
Expenses of Conducting Consumer Finance Business:		
Advertising	$ 856,124.17	3.72
Bad Debts, or Reserve for Bad Debts	1,527,384.12	6.64
Legal Expense	510,210.48	2.22
Office Expenses	1,440,371.53	6.26
Salaries	9,893,523.88	43.00
Supervision and Administration (when not allocated to other items)	1,466,381.17	6.37
Taxes and Licenses		
(a) Income	2,605,660.99	11.34
(b) All Others	706,896.96	3.07
Travel and Entertainment	789,796.74	3.43
Utilities	1,702,365.01	7.41
Other Expenses of Conducting Consumer Finance Business	1,504,772.89	6.54
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds)	$23,003,487.94	100%
Total Net Earnings Derived from Consumer Finance Business for the period (before deducting interest on borrowed funds)	$ 7,384,462.14	

SCHEDULE D

RECONCILIATION OF SURPLUS OR NET WORTH

Surplus or Net Worth at End of Previous Period		$12,388,987.88
Additions:		
Total Net Earnings Derived from Consumer Finance Business	$ 7,384,462.14	
Total Net Income Outside Consumer Finance Business	529,787.71	
Other Credits to Surplus or Net Worth	967,107.23	
Total Additions	$ 8,881,357.08	
Deductions:		
Interest Paid	$ 5,038,757.75	
Amortization	133,855.39	
Dividends Paid	1,238,590.01	
Other Charges to Surplus or Net Worth:		
(a) Transfer of Earnings to Net Worth or Home Office Control	295,337.29	
(b) Miscellaneous	1,209,564.58	
Total Deductions	$ 7,916,105.02	
Net Additions		$ 965,252.06
Surplus Balance or Net Worth		$13,354,239.94

SCHEDULE E

ANALYSIS OF ASSETS USED AND USEFUL IN CONSUMER FINANCE BUSINESS

Assets Used and Useful in Consumer Finance Business:		
Net Loans Receivable — Consumer Finance Business	$44,153,611.11	
Furniture, Fixtures and Equipment	1,067,003.08	
Real Estate	509,262.21	
Working Capital:		
(a) Cash in Office and in Banks	2,724,236.69	
(b) Home or Central Office Assets Apportioned to Branch or Subsidiary when not allocated among other items in this section	57,349.78	
(c) Deferred Charges, such as Prepaid Company Protection Insurance Premiums, License Taxes and Bond Premiums	393,855.96	
(d) Leasehold Improvements	82,255.02	
(e) Miscellaneous	494,601.72	
Going Concern Value:		
(a) Initial Cost of Establishment of Office (Survey and Expense of Development Period)	374,983.16	
(b) Cost of Financing (Present Cost of Funds for Assets Used and Useful in Consumer Finance Business)	3,266,051.80	
Total Assets Used and Useful in Consumer Finance Business	$53,123,210.53	
Average Total Assets Used and Useful in Consumer Finance Business		$47,358,924.46
Percent of Net Earnings Derived from Consumer Finance Business		
before deducting interest paid on borrowed funds for 1982	14.70%	
before deducting interest paid on borrowed funds for 1981	14.40%	
before deducting interest paid on borrowed funds for 1980	13.90%	

SCHEDULE F

ANALYSIS OF LOANS — CONSUMER FINANCE BUSINESS

Analysis of Loans By Size	ACCOUNTS Percent	ACCOUNTS Number	GROSS NOTES Percent	GROSS NOTES Amount	GROSS NOTES Average
Total Loan Balances Outstanding at Beginning of Period		185,427		$ 47,494,548.17	
Loans Made During The Period					
(a) Loans of $150.00 or Less	18.59	82,252	7.83	$ 10,439,777.06	$ 126.92
(b) Loans of $150.01-$300.00	41.97	185,695	33.07	44,093,544.55	237.45
(c) Loans of $300.01-$1,000.00	38.34	169,666	54.69	72,912,819.37	429.74
(d) Loans of $1,000.01-$4,000.00	1.08	4,795	4.37	5,820,261.87	1,213.81
(e) Loans of $4,000.01-$7,500.00	.02	10	.04	55,972.58	5,820.26
(f) Total Loans Made	100%	442,418	100%	$133,322,375.43	$ 301.35
Loan Balances Purchased		533		$ 226,428.49	
Loan Balances Sold		None		None	
Loan Balances Charged Off				$ 1,273,395.46	
Collections				$125,956,111.33	
Total Loan Balances Outstanding at End of Period		204,365		$ 53,849,845.30	
Average Amount of Loan Made During 1982				$301.35	
Average Amount of Loan Made During 1981				$290.23	
Average Amount of Loan Made During 1980				$276.91	
Average Balance End of Year 1982				$263.50	
Average Balance End of Year 1981				$256.14	
Average Balance End of Year 1980				$246.36	

SCHEDULE G

SUITS, POSSESSION AND SALE OF CHATTELS

	Number of Accounts	Amount Due
Suits for Recovery:		
(a) Suits for recovery pending at close of previous period	735	$ 91,856.17
(b) Suits instituted during period	897	264,951.59
(c) Suits on which judgment was secured during period	167	57,677.02
(d) Suits settled before judgment during period	519	147,060.53
(e) Suits pending at close of current period	946	152,070.21
Wage Assignments Filed During Period	NONE	NONE
Possession of Chattels Obtained by Licensee:		
(A) Household Goods		
By Legal Process or Contract Right	47	34,641.96
By Voluntary Surrender	5	1,245.00
(B) Automobiles		
By Legal Process or Contract Right	17	13,866.25
By Voluntary Surrender	6	13,378.13
(C) Other Chattels and Property		
By Legal Process or Contract Right	1	280.50
By Voluntary Surrender	1	241.80

Sale of Chattels by Licensee:	No. of Accounts	Amount Due	Amount Collected
(A) With Borrower's Consent	38	$12,643.34	$4,587.65
(B) Without Borrower's Consent	17	$17,045.41	$3,052.34

ANALYSIS OF COST OF MAKING AND ACQUIRING LOANS CONSUMER FINANCE BUSINESS

	1982	1981
Total Expenses of Conducting Consumer Finance Business	$23,003,487.94	$20,695,788.38
Total Cost of Making and Acquiring Loans	11,501,743.97	10,347,894.19
Initial Charges	6,877,795.33	5,384,783.73
Excess of Cost of Making and Acquiring Loans over Initial Charges Collected	4,623,948.64	4,963,110.46

ANALYSIS OF EXPENSE PER ACCOUNT CONSUMER FINANCE BUSINESS

	1982	1981
Total Expense of Conducting Consumer Finance Business	$23,003,487.94	$20,695,788.38
Average Number of Open Accounts	204,365	184,093
Annual Expense Per Account	112.56	112.42
Monthly Expense Per Account	9.38	9.37

COMPARISON FIGURES
ANNUAL REPORTS — 1977-1982

Year	Number Licensees	Total Resources	Loans Receivable	Total Loans Made	Amount of Loans Made
1977	294	$64,958,231.23	$49,631,501.72	358,398	$101,959,535.28
1978	292	68,944,584.98	51,231,024.45	370,783	107,307,751.72
1979	293	75,798,437.74	55,527,774.83	370,257	105,997,891.30
1980	276	59,537,306.43	42,912,941.44	369,322	102,267,655.39
1981	273	65,430,115.51	47,494,548.17	391,563	113,641,784.29
1982	283	72,179,400.51	53,849,845.30	442,418	133,322,375.43

Year	Average Amt. of Loan Made	Average Bal. End of Year	% of Net Earnings Before Deducting Interest Paid on Borrowed Funds	Annual Expense Per Account	Monthly Expense Per Acct.
1977	$284.49	$282.09	10.32	$ 90.30	$7.52
1978	289.41	287.51	10.05	90.25	7.52
1979	286.28	290.22	10.94	95.55	7.96
1980	276.91	246.36	13.90	93.23	7.77
1981	290.23	256.14	14.40	112.42	9.37
1982	301.35	263.50	14.70	112.56	9.38

ANNUAL REPORT
OF SUPERVISED LICENSEES

CONSUMER FINANCE DIVISION
BOARD OF FINANCIAL INSTITUTIONS

January 1st through December 31st, 1982

TO: The State Board of Financial Institutions

Gentlemen:

A consolidation of the reports made under oath by those licensed to operate under the South Carolina Consumer Protection Code for the calendar year 1982, is hereby submitted, in compliance with the terms and provisions of 37-3-505 (2) of the Code of Laws of South Carolina 1976.

As of December 31, 1982, there were 349 Supervised Licensees operating in South Carolina, representing 55% of the total licensed finance companies.

There were also 13 licenses issued, 26 licenses cancelled, 2 licenses denied and 44 changes of name and/or address effected during the calendar year.

This Division, in addition to examining all licensees at least once a year, also checks on the accounts of all persons who die while owing licensees. These accounts are checked to ascertain that proper credit was given for the amount of insurance in force at the time of death and that correct refunds were made. 378 death claims were physically checked by members of this Division.

62 written complaints were received, investigated and brought to a successful conclusion during the calendar year 1982, in addition to numerous telephone and verbal complaints and inquiries.

Respectfully submitted,

Emory L. Hilton, *Director*
Consumer Finance Division
Board of Financial Institutions

SCHEDULE A

BALANCE SHEET

ASSETS	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Gross Receivables	$633,596,213.31	$227,958,326.08	$861,554,539.39
Less: Unearned Discount	99,252,837.51	65,397,616.75	164,650,454.26
Total Net Receivables	534,343,375.80	162,560,709.33	696,904,085.13
Less: Reserve for Bad Debts	12,154,649.01	3,009,989.93	15,164,638.94
Adjusted Net Receivables	522,188,726.79	159,550,719.40	681,739,446.19
No. of Outstanding Adjusted Net Receivables:			
Col. 1 242,198 / Col. 2 95,949 / Col. 3 338,147			
Cash on Hand and in Banks	2,101,375.59	(148,260.86)	1,953,114.73
Real Estate (Less Depreciation)	46,006.55	None	46,006.55
Furniture, Fixtures and Equipment (Less Depreciation)	2,267,797.85	324,521.35	2,592,319.20
Deferred Charges	1,567,004.63	276,779.31	1,843,783.94
Head Office Clearings	None	None	None
Other Assets:			
a. Accounts Receivable	1,147,584.87	16,488,718.50	17,636,303.37
b. Repossessions	1,709,105.22	690,479.02	2,399,584.24
c. Miscellaneous	3,035,763.71	1,110,355.81	4,146,119.52
TOTAL ASSETS	$534,063,365.21	$178,293,312.53	$712,356,677.74
LIABILITIES			
Accounts and Notes Payable:			
a. Banks		$ 1,681,172.07	
b. Due Parent Company or Affiliate		606,914,119.07	
Bonds and Long Term Accounts & Notes		6,954,619.37	
Other Liabilities:			
a. Accrued Expenses		2,642,596.89	
b. Dealers Reserve		6,302,459.76	
c. Miscellaneous		7,174,931.90	
Net Worth (If Individual or Partnership)		777,877.09	
Capital Stock (If Corporation)		9,730,346.00	
Surplus		29,661,660.41	
Undivided Profits		17,822,928.23	
Reserve for Contingencies		22,693,966.95	
TOTAL LIABILITIES		$712,356,677.74	

SCHEDULE B

STATEMENT OF INCOME AND EXPENSES

INCOME	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Bus.	Column 3 Total Business
Interest and Dividends on Securities	$ 10,469,468.81	$ 1,441,757.36	$ 11,911,226.17
Charges Collected and/or Earned	98,283,596.06	30,093,786.33	128,377,382.39
Insurance Commission Earned	4,758,575.64	1,718,916.43	6,477,492.07
Other Income:			
a. Bad Debt Recoveries	699,734.16	153,563.77	853,297.93
b. Miscellaneous	853,100.11	1,694,080.13	2,547,180.24
Gross Operating Income	$115,064,474.78	$35,102,104.02	$150,166,578.80
EXPENSE			
Salaries, Wages & Fees	$ 15,621,979.62	$ 5,748,301.59	$ 21,370,281.21
Taxes (Other than Income)	994,311.19	423,530.22	1,417,841.41
Depreciation on Building, Furniture, Fixtures & Autos	579,500.72	114,332.99	693,833.71
Losses — Charge-offs, & Transfer to Valuation Reserve:			
a. On Securities	100,592.00	34,346.00	134,938.00
b. On Loans	8,180,664.21	1,384,767.80	9,565,432.01
c. Miscellaneous	202,131.03	66,458.94	268,589.97
Other Operating Expense	21,230,875.57	8,865,230.96	30,096,106.53
Total Expense (Before Interest & Fed. & State Income Taxes)	46,910.054.34	16,636,968.50	63,547,022.84
Net Operating Income (Before Interest & Fed. & State Income Taxes)	68,154,420.44	18,465,135.52	86,619,555.96
Interest Paid	53,376,647.57	16,409,094.96	69,785,742.53
Net Income (Before Federal & State Income Taxes)	14,777,772.87	2,056,040.56	16,833,813.43
Federal & State Income Taxes	6,256,813.05	704,339.32	6,961,152.37
Net Income (Before Dividends)	8,520,959.82	1,351,701.24	9,872,661.06
Interest & Dividends Paid on Capital	1,811,614.13	523,862.16	2,335,476.29
Net Income After Dividends	$ 6,709,345.69	$ 827,839.08	$ 7,537,184.77

SCHEDULE C

ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business		Column 2 Sales Finance & All Other Business	
	(No.)	(Amt.)	(No.)	(Amt.)
Total Volume During Period:				
a. Precomputed Paper	139,659	$221,947,214.23	73,101	$105,041,983.55
b. Interest Bearing Paper	70,162	192,889,232.05	3,819	13,547,550.65
Total	209,821	$414,836,446.28	76,920	$118,589,534.20
Net Losses from Uncollectible Accounts	10,654	$ 8,166,685.87	2,838	$ 1,411,537.48

Rate Range of Credit Extended:	(APR Actually Charged) (Maximum) (Minimum)	(APR Actually Charged) (Maximum) (Minimum)
a. $300 or Less	38.09% to 31.72%	32.03% to 22.15%
b. $300.01 to $1,000.00	36.02% to 26.26%	31.30% to 21.70%
c. $1,000.01 to $2,500.00	29.29% to 21.48%	28.25% to 19.72%
d. $2,500.01 to $4,000.00	24.84% to 18.64%	24.78% to 18.46%
e. $4,000.01 to $5,000.00	22.93% to 18.50%	23.84% to 16.90%
f. $5,000.01 and larger	21.53% to 17.83%	23.09% to 17.09%

Size of Credit Extended:	(Number)	(Amount)	(Number)	(Amount)
a. $300 or Less	8,354	$ 1,719,225.77	11,626	$ 2,305,271.08
b. $300.01 to $1,000.00	82,204	52,542,231.45	39,889	23,167,310.63
c. $1,000.01 to $2,500.00	79,024	120,755,785.65	11,317	16,678,974.01
d. $2,500.01 to $4,000.00	21,283	65,763,356.53	3,922	12,500,513.15
e. $4,000.01 to $5,000.00	5,490	24,490,177.69	5,873	23,714,231.47
f. $5,000.01 and larger	13,466	149,565,669.19	4,293	40,223,234.46
g. TOTAL	209,821	$414,836,446.28	76,920	$118,589,534.20

Percentage of the number of Consumer Loans and Sales Finance and other Business Covered by Insurance which was Purchased on Behalf of the Borrower:		
a. Credit Life Insurance	78.56%	55.95%
b. Health and Accident Insurance	70.03%	26.04%
c. Fire or Personal Property Floater	66.81%	36.72%

Delinquency:				
a. Contractually delinquent for 60 days	$ 6,413,210.44	1.01%	$1,223,474.20	.54%
b. Contractually delinquent for 90 days	$11,293,497.21	1.78%	$1,425,245.34	.63%

Total number of debtors filing bankruptcy during period	1,753
Total attachments and garnishments filed during period	9,794
Average Consumer Loan at time made (Amount financed only)	$4,730.91
Number of borrowers afforded opportunity to rescind (R/E Transactions)	11,553
Number of borrowers who rescinded transactions in item above	261